

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: <div><div>☐ a multiemployer plan</div><div>☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div>☒ a single-employer plan</div><div>☐ a DFE (specify) _____</div><div>☐ the first return/report</div><div>☐ the final return/report</div><div>☐ an amended return/report</div><div>☐ a short plan year return/report (less than 12 months)</div></div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div><div>☒ Form 5558</div><div>☐ automatic extension</div><div>☐ the DFVC program</div><div>☐ special extension (enter description)</div></div>
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN
1b	Three-digit plan number (PN) ▶ 004
1c	Effective date of plan 01/01/1938
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY 400 BROADWAY CINCINNATI, OH 45202
2b	Employer Identification Number (EIN) 31-0487145
2c	Plan Sponsor's telephone number 513-629-1800
2d	Business code (see instructions) 524140

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2024	STEPHEN G. HUSSEY JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 6515
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 2578 6a(2) 2471 6b 1929 6c 386 6d 4786 6e 407 6f 5193 6g(1) 6g(2) 6h 113
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1A 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☐ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☐ Trust (4) ☐ General assets of the sponsor
---	---

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 1
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE A</div> <div>(Form 5500)</div> <div>Department of the Treasury</div> <div>Internal Revenue Service</div> <div>Department of Labor</div> <div>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Insurance Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> <div>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
--	--	--

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan	B Three-digit plan number (PN)	004
WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	31-0487145	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
--------	---	--

1 Coverage Information:

(a) Name of insurance carrier
THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-0487145	70483	PENSION	5193	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 1113295008**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 0**c** Additions: (1) Contributions deposited during the year **7c(1)**
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)**
(4) Transferred from separate account **7c(4)**
(5) Other (specify below) **7c(5)**(6) Total additions **7c(6)** 0**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 0**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)**(2) Administration charge made by carrier **7e(2)**(3) Transferred to separate account **7e(3)**(4) Other (specify below) **7e(4)**(5) Total deductions **7e(5)** 0**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
--	---	--

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	1068817165	
b	Actuarial value	2b	1175698881	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	2961	564618935	564618935
b	For terminated vested participants	976	62534758	62534758
c	For active participants	2578	200577660	211005895
d	Total	6515	827731353	838159588
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.27 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	17562569	
b	Expected plan-related expenses	6b	1000000	
c	Target normal cost	6c	18562569	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>MATTHEW D. DAVIS</div> <div>Type or print name of actuary</div> <div>BUCK GLOBAL, LLC</div> <div>Firm name</div> <div>11 STANWIX STREET SUITE 700 PITTSBURGH, PA 15222</div> <div>Address of the firm</div>	<div>10/10/2024</div> <div>Date</div> <div>23-08289</div> <div>Most recent enrollment number</div> <div>412-281-2506</div> <div>Telephone number (including area code)</div>
--------------------------	--	--

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	8454320	168854984
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	8454320	168854984
10 Interest on line 9 using prior year's actual return of <u>-12.75</u> %	-1077926	-21529010
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.43</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	7376394	147325974

Part III Funding Percentages

14 Funding target attainment percentage	14	121.81 %
15 Adjusted funding target attainment percentage	15	140.27 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	124.06 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
---------------	--

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
----------------	----------------------------

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
-----------------	--

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII	Minimum Required Contribution For Current Year
------------------	---

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	18562569
b Excess assets, if applicable, but not greater than line 31a		31b	18562569
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34	0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
----------------	---

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145	

Part I	Service Provider Information (see instructions)
--------	---

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
TOUCHSTONE ADVISORS, INC
31-1394672

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FORT WASHINGTON INVESTMENT ADVISORS
31-1301863

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
--

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
--

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

THE WESTERN AND SOUTHERN LIFE INSUR

31-0487145

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 12 14 29 35 36 38 50	PLAN SPONSOR	215601	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BUCK GLOBAL, LLC

13-3954297

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 17 50	NONE	196140	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	13503491	32201057
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	499696	24070553
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	129403062	120412909
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	2597223	2764585
(B) Common	1c(4)(B)	513330263	560334932
(5) Partnership/joint venture interests	1c(5)	245891088	237083848
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	41759795	44104488
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	123559602	116393189
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1070544220	1137365561
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	499696	24070553
k Total liabilities (add all amounts in lines 1g through 1j)	1k	499696	24070553
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1070044524	1113295008

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	20155226	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		20155226
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		140439719
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		160594945

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	62524960	
(2) To insurance carriers for the provision of benefits.....	2e(2)	54603900	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		117128860
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	208417	
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	7184	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		215601
j Total expenses. Add all expense amounts in column (b) and enter total	2j		117344461

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		43250484
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **CLARK SCHAFFER HACKETT**

(2) EIN: **31-0800053**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year [509622](#).

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection.</div>
---	--	---

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

<div>A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN</div>	<div>B Three-digit plan number (PN) ▶ 004</div>
<div>C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY</div>	<div>D Employer Identification Number (EIN) 31-0487145</div>

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

<div>1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....</div>	<div>1</div>	<div>0</div>
<div>2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 31-0487145</div> <div>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</div>		
<div>3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year</div>	<div>3</div>	<div>297</div>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

<div>4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?</div> <div>If the plan is a defined benefit plan, go to line 8.</div>	<div>☐ Yes ☒ No ☐ N/A</div>
<div>5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</div>	
<div>6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)</div>	<div>6a</div>
<div>b Enter the amount contributed by the employer to the plan for this plan year</div>	<div>6b</div>
<div>c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)</div>	<div>6c</div>
<div>If you completed line 6c, skip lines 8 and 9.</div>	
<div>7 Will the minimum funding amount reported on line 6c be met by the funding deadline?</div>	<div>☐ Yes ☐ No ☐ N/A</div>
<div>8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?</div>	<div>☐ Yes ☐ No ☒ N/A</div>

Part III	Amendments
----------	------------

<div>9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.</div>	<div>☒ Increase ☐ Decrease ☐ Both ☐ No</div>
---	---

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

<div>10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?</div>	<div>☐ Yes ☐ No</div>
<div>11 a Does the ESOP hold any preferred stock?</div>	<div>☐ Yes ☐ No</div>
<div>b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)</div>	<div>☐ Yes ☐ No</div>
<div>12 Does the ESOP hold any stock that is not readily tradable on an established securities market?</div>	<div>☐ Yes ☐ No</div>

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2023
v. 230707

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
----------------	---

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: 62.0 % Private Equity: 6.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 25.0 %

High-Yield Debt: 3.0 % Real Assets: 2.0 % Cash or Cash Equivalents: 2.0 % Other: 0.0 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☒ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation. _____

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

AUDITED FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

Western & Southern Financial Group Pension Plan
Years Ended December 31, 2023 and 2022
With Report of Independent Auditors

Western & Southern Financial Group Pension Plan
Audited Financial Statements and Supplemental Schedule
Years Ended December 31, 2023 and 2022

Contents

Report of Independent Auditors	1
Audited Financial Statements	
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements	6
Supplemental Schedule	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18

INDEPENDENT AUDITORS' REPORT

To the Benefits Committee and Participants
Western & Southern Financial Group

Opinion

We have audited the financial statements of the Western & Southern Financial Group Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Western & Southern Financial Group Pension Plan as of December 31, 2023 and 2022, and the changes in its net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Western & Southern Financial Group Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Western & Southern Financial Group Pension Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that

includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Western & Southern Financial Group Pension Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Western & Southern Financial Group Pension Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2023 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Clark, Schaefer, Hackett & Co.

Cincinnati, Ohio
October 7, 2024

Western & Southern Financial Group Pension Plan

Statements of Net Assets Available for Benefits

	December 31	
	2023	2022
Assets		
Deposit administration group annuity contract:		
Non-pooled separate account	\$ 1,113,295,008	\$ 1,070,044,524
Net assets available for benefits	\$ 1,113,295,008	\$ 1,070,044,524

See accompanying notes.

Western & Southern Financial Group Pension Plan

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31	
	2023	2022
Additions		
Dividend and interest income	\$ 20,155,226	\$ 18,882,049
Net realized and unrealized appreciation in fair value of the deposit administration group annuity contract	140,439,719	—
Total additions	<u>160,594,945</u>	<u>18,882,049</u>
Deductions		
Benefits paid directly to participants	62,524,960	52,594,322
Transfer of pension plan obligation	54,603,900	—
Net realized and unrealized depreciation in fair value of the deposit administration group annuity contract	—	180,250,814
Administrative expenses	215,601	213,286
Total deductions	<u>117,344,461</u>	<u>233,058,422</u>
Net change in net assets available for benefits	43,250,484	(214,176,373)
Net assets available for benefits, beginning of year	1,070,044,524	1,284,220,897
Net assets available for benefits, end of year	<u>\$ 1,113,295,008</u>	<u>\$ 1,070,044,524</u>

See accompanying notes.

1. Description of the Plan

Western & Southern Financial Group Pension Plan (the Plan) is a noncontributory defined benefit plan that covers substantially all employees and provides for retirement benefits that are integrated with Social Security payments. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Information about the Plan Agreement, the vesting and benefit provisions, and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the plan document and the Summary Plan Description. Copies of these documents are available from The Western and Southern Life Insurance Company (the Company), the Plan's sponsor.

During 2023, the Company entered into a group annuity contract to pay for certain benefit payments of the Plan. As reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2023, the Plan transferred \$54,603,900 of pension obligation to the Company to be paid under the group annuity contract. The actuarial present value of accumulated plan benefits as of December 31, 2023, has been adjusted for this transfer. See Note 4.

Eligibility and Vesting

An eligible employee becomes a participant in the Plan immediately after attaining 1,000 hours of service in the consecutive 12-month period from hire date and after attaining age 21. Active participants become fully vested at five years of service.

2. Summary of Significant Accounting Policies

Basis of Presentation

The following describes the significant accounting policies followed in the preparation of these financial statements, which have been prepared on the accrual basis of accounting.

Payment of Benefits

Benefits are recorded when paid.

Deposit Administration Group Annuity Contract

The Plan's assets are managed under the terms of a deposit administration group annuity contract with the Company, which provides for a non-pooled separate account. The separate account is maintained exclusively for the Plan. Earnings on separate account assets are credited to the Plan. All benefit payments are made directly by the Plan.

Investment Valuation and Income Recognition of Non-Pooled Separate Account

The Plan's deposit administration group annuity contract with the Company is valued as follows:

The investments in the non-pooled separate account are held at the fair value. The other assets and other liabilities in the non-pooled separate account primarily consist of accrued investment income, receivables for securities sold, payable for securities purchased, collateral held under securities lending arrangements, and a liability to return collateral under securities lending arrangements. The other assets and liabilities are carried at the historical cost basis which approximates fair value due to their short-term duration. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 – Inputs to the valuation methodology include:
 - Quoted prices for similar assets or liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in inactive markets
 - Inputs other than quoted prices that are observable for the asset or liability
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation techniques and inputs used for each major class of the Plan's assets measured at fair value. There generally have been no changes in the methodologies used in 2023 and 2022:

Debt securities: The fair values of U.S. Treasury securities and obligations of U.S. government corporations and agencies have been determined utilizing inputs from publicly quoted prices obtained from third-party pricing services. The fair values of all other debt securities have been determined through inputs from third-party pricing services utilizing market observable inputs. Less liquid private placement securities and auction rate securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality, and maturity of each security.

Equity securities: The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values (NAV) of the funds.

Collective trust: The fair value of this fund has been estimated at NAV, which is based on the fair value of the underlying investments in the fund as reported by the issuer of the fund. NAV is used as a practical expedient in determining the fair value of the Plan's interest in the collective trust. This practical expedient would not be used if it is determined to be probable that the fund would sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily. There are no unfunded commitments related to the collective trust and units are redeemable at NAV. There are no notice period requirements for the redemption of the investment.

Partnerships/joint ventures: The fair values of private equity investments have been determined using available sales prices, the NAV of the funds or internal valuation methodologies appropriate for the specific assets. The NAV of the funds are used as practical expedients in determining the fair value of the Plan's interests in the funds. The Sponsor validates the fair value assessment based on the funds' audited financial statements, when they become available, by reconciling the audited numbers to the Plan's accounting records. The Plan invests in private equity funds that primarily make direct and indirect venture capital and buyout investments. The fair value of the real estate partnership investment has been determined utilizing internal valuation methodologies appropriate for the asset. The unfunded commitment to private equity partnerships with the underlying characteristics of equity funds was \$74,520,355 and \$61,909,291 at December 31, 2023 and 2022, respectively.

Collateral held under securities lending arrangements: Collateral held under securities lending arrangements is primarily invested in cash equivalents which are valued at the NAV of the shares held by the Plan at year-end.

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

Other assets: Other assets primarily consist of a money market fund; also included are net payable/receivable for securities, investment income due and accrued, and other liabilities. The money market fund fair value has been determined utilizing publicly quoted prices obtained from third-party pricing services.

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

Assets measured at fair value on a recurring basis are outlined below:

At December 31, 2023:

	Amount Measured at NAV		Fair Value Hierarchy Level		
			Level 1	Level 2	Level 3
Investments	Total				
Debt securities:					
Asset and mortgage-backed securities	\$ 13,846,240	\$ —	\$ —	\$ 13,846,240	\$ —
Corporate debt securities	106,566,669	—	—	106,566,669	—
	120,412,909	—	—	120,412,909	—
Preferred stocks	2,764,585	—	—	2,764,585	—
Common stocks	560,334,932	—	560,334,932	—	—
Mutual funds	116,393,189	—	116,393,189	—	—
Collective trust	44,104,488	44,104,488	—	—	—
Partnerships/joint ventures ^(a)	237,083,848	213,349,837	—	—	23,734,011
Total investments	1,081,093,951	257,454,325	676,728,121	123,177,494	23,734,011
Net other assets	32,201,057	—	30,315,888	1,885,169	—
Net assets available for benefits	\$1,113,295,008	\$ 257,454,325	\$ 707,044,009	\$ 125,062,663	\$ 23,734,011
Collateral held under securities lending arrangements – cash equivalents ^(b)	\$ 24,070,553	\$ —	\$ 24,070,553	\$ —	\$ —

^(a) These are private funds investing primarily in domestic fixed income securities and partnerships with the underlying characteristics of equity that primarily make direct and indirect venture capital and buyout investments. For private fund investments, the Plan has the right to redeem its limited partnership investments at their NAV. The Plan has no future funding commitments associated with the investments. For limited partnership investments, the Plan does not have the right to redeem its limited partnership investment at its NAV. Instead, the Plan receives distributions as the underlying assets of the fund are liquidated. It is estimated that the underlying assets of the partnerships will be liquidated over approximately 1 to 20 years.

^(b) There is no impact from securities lending on net assets available for benefits, as illustrated below.

Total assets before impact of securities lending	\$ 1,113,295,008
Collateral held under securities lending arrangements – cash equivalents	24,070,553
Less: Obligation to return collateral held under securities lending arrangements	24,070,553
Net assets available for benefits	\$ 1,113,295,008

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

At December 31, 2022:

	Amount Measured at NAV		Fair Value Hierarchy Level		
	Total		Level 1	Level 2	Level 3
Investments					
Debt securities:					
Asset and mortgage-backed securities	\$ 14,660,099	\$ —	\$ —	\$ 14,660,099	\$ —
Corporate debt securities	114,742,963	—	—	114,742,963	—
	129,403,062	—	—	129,403,062	—
Preferred Stocks	2,597,223	—	—	2,597,223	—
Common stocks	513,330,263	—	513,330,263	—	—
Mutual funds	123,559,602	—	123,559,602	—	—
Collective trust	41,759,795	41,759,795	—	—	—
Partnerships/joint ventures ^(a)	245,891,088	245,891,088	—	—	—
Total investments	1,056,541,033	287,650,883	636,889,865	132,000,285	—
Net other assets	13,503,491	—	11,856,461	1,647,030	—
Net assets available for benefits	\$1,070,044,524	\$ 287,650,883	\$ 648,746,326	\$ 133,647,315	\$ —
Collateral held under securities lending arrangements – cash equivalents ^(b)	\$ 61,086,437	\$ —	\$ 61,086,437	\$ —	\$ —

^(a) These are private funds investing primarily in domestic fixed income securities and partnerships with the underlying characteristics of equity that primarily make direct and indirect venture capital and buyout investments. For private fund investments, the Plan has the right to redeem its limited partnership investments at their NAV. The Plan has no future funding commitments associated with the investments. For limited partnership investments, the Plan does not have the right to redeem its limited partnership investment at its NAV. Instead, the Plan receives distributions as the underlying assets of the fund are liquidated. It is estimated that the underlying assets of the partnerships will be liquidated over approximately 1 to 20 years.

^(b) There is no impact from securities lending on net assets available for benefits, as illustrated below.

Total assets before impact of securities lending	<u>\$ 1,070,044,524</u>
Collateral held under securities lending arrangements – cash equivalents	61,086,437
Less: Obligation to return collateral held under securities lending arrangements	<u>61,086,437</u>
Net assets available for benefits	<u><u>\$ 1,070,044,524</u></u>

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2023:

	Partnerships/ Joint Ventures	Debt Securities	Total of Level 3 Assets
Balance, beginning of year	\$ —	\$ —	\$ —
Realized gains (losses)	—	—	—
Unrealized gains (losses)*	—	—	—
Purchases, sales, issuances, and settlements (net)	—	—	—
Transfer in (out) of Level 3	23,734,011	—	23,734,011
Balance, end of year	\$ 23,734,011	\$ —	\$ 23,734,011

* Included in changes in net assets related to positions still held.

The gross purchases, issuances, sales, and settlements included in the reconciliation for all assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the year ended December 31, 2023, is as follows:

	Purchases	Issuances	Sales	Settlements	Purchases, Issuances, Sales, and Settlements
Assets:					
Debt securities	\$ —	\$ —	\$ —	\$ —	\$ —
Partnerships/joint ventures	—	—	—	—	—
Total	\$ —	\$ —	\$ —	\$ —	\$ —

The plan did not have Level 3 assets for the year ended December 31, 2022.

The Plan did not have any assets measured at fair value on a nonrecurring basis as of December 31, 2023 or 2022.

The net appreciation (depreciation) in the fair value of the deposit administration group annuity contract presented in the statements of changes in net assets available for benefits consists of realized gains or losses and the net unrealized appreciation or depreciation on the separate account.

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

The non-pooled separate account loaned \$23,436,266 and \$59,673,492 of various corporate debt securities, and common stocks as part of a securities lending program administered by Deutsche Bank (the custodian) as of December 31, 2023 and 2022, respectively. The following presents the breakout by investment classification of the fair value of the securities on loan:

	December 31	
	2023	2022
Corporate debt	\$ 6,942,359	\$ 5,695,114
Common stocks	16,493,907	53,978,378
Total loaned securities	<u>\$ 23,436,266</u>	<u>\$ 59,673,492</u>

The non-pooled separate account requires collateral in the amount of 102% of fair value of the applicable securities loaned. The non-pooled separate account monitors the fair value of the underlying securities as compared with the related receivable or payable, including accrued interest, and requests additional collateral as necessary. The non-pooled separate account maintains effective control over all loaned securities, and therefore, continues to report such securities as invested assets. The non-pooled separate account records an offsetting liability for the obligation to return the collateral. The Plan had \$24,070,553 and \$61,086,437 of collateral held in short term overnight repurchase agreements as of December 31, 2023 and 2022, respectively.

The non-pooled separate account contains \$62,849 and \$499,696 of other liabilities at December 31, 2023 and 2022, respectively. The other liabilities consist primarily of amounts payable for securities purchased and other transfers to general account.

At December 31, 2023 and 2022, the non-pooled separate account owned \$52,664,071 and \$67,049,328, respectively, of mutual funds administered by Touchstone Advisors, Inc., a wholly owned subsidiary of the Company, which represents 4.73% and 6.27% of the net assets available for benefits, respectively. At December 31, 2023 and 2022, the non-pooled separate account's investment in trusts, partnerships and joint ventures with underlying characteristics of bonds administered by Fort Washington Investment Advisors was \$185,341,263 and \$201,016,497, respectively, which represents 16.65% and 18.79% of the net assets available for benefits, respectively. At December 31, 2023 and 2022, the non-pooled separate account owned \$55,320,581 and \$50,389,502 respectively, of partnerships and joint ventures with underlying characteristics of equity administered by Fort Washington Investment Advisors, which represents 4.97% and 4.71% of the net assets available for benefits, respectively. Fort Washington Investment Advisors is a wholly owned subsidiary of the Company.

Actuarial Present Value of Accumulated Benefits

Accumulated benefits are those estimated future periodic payments attributable under the Plan's provisions for services rendered by employees to the valuation date. Accumulated benefits include benefits expected to be paid to retired or terminated employees or their beneficiaries and

presently active employees or their beneficiaries. The accumulated benefits for active employees are based on retirement credits, which they have accumulated as of the valuation date.

Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated benefits, determined by an independent actuary, is the amount which results from applying actuarial assumptions to adjust accumulated benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements for death, disability, withdrawal, and retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations were:

Life expectancy of current beneficiaries of deceased participants	Pri-2012 Contingent Survivor Mortality with modified scale MP-2021
Life expectancy of all other participants	Pri-2012 Total Employee and Retiree Mortality with modified scale MP-2021
Retirement age assumption	Company experience rate which averages age 63
Assumed rate of return on investments	7.50% in 2023 (7.25% in 2022)

The Plan's mortality assumption for plan participants, including future mortality improvements, is generally derived from tables published by the Society of Actuaries (SOA). The SOA tables for current beneficiaries of deceased participants (Pri-2012 Contingent Survivor Mortality) and all other participants (Pri-2012 Total Employee and Retiree Mortality) are currently in use by the Plan. In 2021, the SOA released an updated mortality modified improvement scale (MP-2021).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated benefits. Actuarial assumptions are reviewed on an annual basis.

Administrative Expenses

Administrative expenses presented in the statements of changes in net assets available for benefits are allocated costs of services provided or paid by the Company.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts

reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

Subsequent Events

Management evaluated subsequent events through the report date, the date the financial statements were available to be issued.

3. Funding Policy

The Company contributes amounts necessary on an actuarial basis to provide the Plan with assets sufficient to meet the future benefit obligations of the Plan. The contributions are designed to fund the Plan's normal service costs on a current basis and to fund accrued benefit costs arising from qualifying service before the establishment of the Plan. Earnings on investments of the Plan serve to reduce future contributions and to provide benefits under the Plan. The Plan has met the ERISA minimum funding requirements.

The required employer contribution is calculated based on data at the end of the plan year. No pension contribution was required in 2023 or 2022.

4. Accumulated Benefits

A comparison of the total actuarial present value of accumulated benefits is presented below as of the end of each plan year is as follows:

	December 31	
	2023	2022
Actuarial present value of accumulated benefits:		
Vested benefits:		
Active participants	\$ 153,119,603	\$ 152,349,682
Retired participants currently receiving payments	443,584,446	478,746,256
Terminated participants	30,982,990	46,944,018
Nonvested benefits	7,267,448	8,212,029
Total actuarial present value of accumulated plan benefits	<u>\$ 634,954,487</u>	<u>\$ 686,251,985</u>

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

A comparison of the change in the actuarial present value of accumulated benefits is presented below as of the most recent valuation dates for which complete data is available:

	December 31	
	2023	2022
Change in the actuarial present value of accumulated benefits:		
Actuarial present value of accumulated benefits, beginning of year	\$ 686,251,985	\$ 678,360,434
Change in actuarial assumptions ^(a)	(14,371,707)	—
Interest accumulated	46,032,529	47,273,134
Benefits accumulated	34,170,540	13,212,739
Benefits paid during year	(62,524,960)	(52,594,322)
Transfer of pension plan obligation ^(b)	(54,603,900)	—
Total actuarial present value of accumulated benefits, end of year	<u>\$ 634,954,487</u>	<u>\$ 686,251,985</u>

^(a) Change in actuarial assumptions can be attributed to an increase in the discount rate used to determine the present value of future benefit obligations of the Plan from 7.25% to 7.50%.

^(b) See Note 1 Description of Plan for discussion of the transfer.

5. Termination Priorities

In the event the Plan terminates, all benefits accrued by participants, retired or former participants, and beneficiaries to the extent then funded, will be nonforfeitable. Upon any such termination of the Plan, the assets of the Plan shall first be allocated among the current, retired, and former participants and their beneficiaries, in the order prescribed under Title IV of ERISA. Whether a particular participant's accumulated benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then existing assets of the Plan and the PBGC's benefit guarantee, while other benefits may not be provided for at all.

6. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated March 20, 2017, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the Plan assets are exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

7. Risks and Uncertainties

The Plan invests in various securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

Supplemental Schedule

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN
EIN/PN: 31-0487145 / 004

Schedule SB, Line 26a – Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	Under 1		1 - 4		5 - 9		10 - 14		15 - 19		20 - 24		25 - 29		30 - 34		35 - 39		40 & up	
	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.	Avg. No.	Avg. Comp.
Under 25	3		41	\$51,874																
25 - 29			148	\$63,087	41	\$ 80,162														
30 - 34	3		123	\$65,954	89	\$ 84,406	15		1											
35 - 39	1		106	\$77,078	102	\$ 95,118	67	\$ 117,590	23	\$ 93,543	1									
40 - 44	1		137	\$84,486	58	\$125,038	49	\$ 115,080	46	\$ 118,295	15		1							
45 - 49			116	\$96,562	49	\$129,657	64	\$ 130,705	35	\$ 117,297	28	\$ 118,693	13							
50 - 54			127	\$95,173	66	\$109,074	64	\$ 119,271	38	\$ 113,125	32	\$ 115,670	19		25	\$76,856	11			
55 - 59	1		125	\$90,508	57	\$ 114,180	61	\$ 128,553	44	\$ 114,482	38	\$ 109,226	14		9		36	\$ 104,926	6	
60 - 64			105	\$92,385	45	\$104,846	52	\$ 132,746	27	\$ 104,675	22	\$ 109,275	17		9		15		14	
65 - 69			30	\$63,132	20	\$ 115,327	26	\$ 87,176	11		6		5		2				3	
70 & up			6		5		2		2								1		4	

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Funding assumptions selection and rationale

The following assumptions were selected by the plan's enrolled actuary. The asset valuation method was selected by the plan sponsor with the actuary's advice and is an acceptable method under the applicable provisions of the Internal Revenue Code and associated regulations. The non-prescribed assumptions having a significant impact on the measurement of the Funding Target are retirement rates, withdrawal rates, and the frequency of optional forms of payment. These assumptions were selected based on the results of an experience study; I perform annual gain/loss analyses to review the validity of each assumption.

Use of Models

Actuarial Standard of Practice No. 56 ("ASOP 56") provides guidance to actuaries when performing actuarial services with respect to designing, developing, selecting, modifying, using, reviewing, or evaluating models. Buck uses third-party software in the performance of annual actuarial valuations and projections. The model is intended to calculate the liabilities associated with the provisions of the plan using data and assumptions as of the measurement date under the funding rules standards specified in this report. Further, the model applies those funding rules standards to the liabilities derived and other inputs, such as plan assets and contributions, to generate many of the exhibits found in this report. Buck has an extensive review process whereby the results of the liability calculations are checked using detailed sample output, changes from year to year are summarized by source, and significant deviations from expectations are investigated. Other funding outputs are similarly reviewed in detail and at a high level for accuracy, reasonability, and consistency with prior results. Buck also reviews the model when significant changes are made to the software. The review is performed by experts within the company who are familiar with applicable funding rules as well as the manner in which the model generates its output.

Future actuarial measurements

Future actuarial measurements may differ significantly from current measurements due to plan experience differing from that anticipated by the actuarial assumptions, changes expected as part of the natural operation of the methodology used for these measurements, and changes in plan provisions, applicable law, or regulations. An analysis of the potential range of such future differences is beyond the scope of this report. However, in accordance with ASOP 51, an assessment of risks for the plan was performed.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Prescribed Funding/PBGC Assumptions and Methods

The following assumptions and methods are prescribed by ERISA, as currently amended.

Interest rates

	2023 Plan Year	2022 Plan Year
Funding Rates – Constrained*		
First Segment Rate	4.75%	4.75%
Second Segment Rate	5.00%	5.18%
Third Segment Rate	5.74%	5.92%
Effective Interest Rate	5.27%	5.43%
Funding Rates – Unconstrained**		
First Segment Rate	1.41%	1.07%
Second Segment Rate	3.09%	2.68%
Third Segment Rate	3.58%	3.36%
Effective Interest Rate	3.24%	2.93%

* Used for minimum funding and benefit restriction purposes.

**Used for maximum tax-deduction, PBGC 4010 reporting, and PBGC variable premium purposes.

The interest rates used for funding purposes are the Segment Rates with 4-month lookback, constrained in accordance with relevant legislation.

Mortality

Mortality tables mandated by applicable law and regulation as specified in IRS Regulation 1.430(h)(3)-1, as amended by IRS Notice 2022-22, applied on a static basis.

Actuarial cost method

The Funding Target is the present value of accrued benefits based on compensation and service to date. The Target Normal Cost is the present value of benefits expected to be accrued during the current plan year, reflecting the effect of expected compensation increases during the year and including expected plan administrative expenses to be paid from plan assets during the year.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Non-Prescribed Funding Assumptions and Methods

Salary increases

Current and Future Years:	3.75%
Prior Year:	3.75%

Social Security

Annual increase in maximum wage base:	3.75%
---------------------------------------	-------

Expenses

The Target Normal Cost includes expected administrative expenses of \$1,000,000.

Frequency of optional payment forms

Form	WSL Employees	Affiliates and Lafayette Life Employees
Single life annuity	35.00%	100%
Life annuity with 10 years certain	10.00%	0%
Joint and 50% survivor annuity	35.00%	0%
Joint and 75% survivor annuity	10.00%	0%
Joint and 2/3 survivor annuity with 10 years certain	10.00%	0%

Terminated vested participants are assumed to commence receiving benefits at age 65 in the form of a single life annuity.

Marital percentage

Affiliate and WSL

80% of participants are assumed to be married at death. Husbands are assumed to be 2 years older than their wives.

Lafayette Life Employees

100% of participants are assumed to be married at death. Husbands are assumed to be 2 years older than their wives.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN
EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Non-Prescribed Funding Assumptions and Methods (continued)

Retirement rates

Age	Affiliates and WSL Non-Field Employees		WSL Field Employees		Lafayette Life Employees
	Male	Female	Male	Female	Unisex
55	10.0%	10.0%	20.0%	20.0%	10.0%
56	5.0%	5.0%	15.0%	15.0%	5.0%
57	5.0%	5.0%	15.0%	15.0%	5.0%
58	5.0%	5.0%	15.0%	15.0%	5.0%
59	5.0%	5.0%	15.0%	15.0%	5.0%
60	10.0%	10.0%	20.0%	20.0%	10.0%
61	10.0%	10.0%	20.0%	20.0%	10.0%
62	20.0%	20.0%	50.0%	50.0%	20.0%
63	10.0%	10.0%	50.0%	50.0%	10.0%
64	10.0%	10.0%	50.0%	50.0%	10.0%
65	50.0%	50.0%	100.0%	100.0%	50.0%
66	50.0%	50.0%	100.0%	100.0%	50.0%
67	50.0%	50.0%	100.0%	100.0%	50.0%
68	50.0%	50.0%	100.0%	100.0%	50.0%
69	50.0%	50.0%	100.0%	100.0%	50.0%
70	100.0%	100.0%	100.0%	100.0%	100.0%

Terminated vested participants are assumed to commence receiving benefits at age 65.

Late Retirement

Actuarial Equivalent adjustments are made to the benefits for actives and terminated vested participants over age 65.

Disability rates

None assumed.

Withdrawal rates for active participants not eligible for retirement

Years of Service	Affiliates and WSL Non-Field Employees		WSL Field Employees		Lafayette Life Employees
	Male	Female	Male	Female	Unisex
1	15.4%	22.0%	59.3%	56.8%	N/A
2	13.3%	19.0%	45.1%	50.6%	N/A
3	11.2%	16.0%	29.2%	35.5%	N/A
4	N/A	N/A	24.5%	24.4%	N/A
5	N/A	N/A	21.0%	21.0%	N/A

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Non-Prescribed Funding Assumptions and Methods (continued)

Thereafter

Age	Affiliates and WSL Non-Field Employees		WSL Field Employees		Lafayette Life Employees
	Male	Female	Male	Female	Unisex
25	7.5%	7.5%	13.8%	16.7%	5.3%
30	6.9%	6.9%	13.5%	16.4%	4.8%
35	5.8%	5.8%	13.1%	15.9%	4.5%
40	4.8%	4.8%	11.9%	15.4%	3.8%
45	3.8%	3.8%	8.9%	14.9%	3.2%
50	2.1%	2.1%	6.1%	14.4%	1.5%
55	0.0%	0.0%	4.1%	10.9%	0.3%
60	0.0%	0.0%	2.0%	5.5%	0.0%
64	0.0%	0.0%	0.4%	1.1%	0.0%

Asset valuation method

The Actuarial Value of Assets is market value as of the valuation date, including the discounted value of accrued contributions, reduced by 2/3 of the gain/(loss) for the immediately preceding plan year and reduced by 1/3 of the gain/(loss) for the plan year before that. The gain/(loss) for each period is determined as the actual return on market value during the period less the expected return on market value based on an assumed earnings rate chosen by the actuary but required by current law and regulation to be not greater than the applicable third Segment Rate. The resulting value is constrained to be within a corridor of 90% to 110% of market value, including discounted receivable contributions.

	Actuary's Assumption	Third Segment Rate	Reflecting Limit
2023 Expected Return	7.25%	5.74%	5.74%
2022 Expected Return	7.25%	5.92%	5.92%
2021 Expected Return	7.25%	5.47%	5.47%

Summary of Changes from the January 1, 2022 Valuation

- The funding segment rates have been updated as specified in IRS Reg. 1.430(h)(2)-1. These rates are constrained in accordance with ARP. This change increased the Funding Target by approximately \$20.5 million.
- The mortality assumption was updated according to the projection specified in IRS Regulation 1.430(h)(3)-1, as amended by IRS Notice 2022-22, applied on a static basis. This change increased the Funding Target by approximately \$3.3 million.

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
--	---	--

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

► Round off amounts to nearest dollar.
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN	B Three-digit plan number (PN) ► 004
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 31-0487145
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month 01 Day 01 Year 2023	
2 Assets:	
a Market value.....	2a 1,068,817,165
b Actuarial value	2b 1,175,698,881
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment	2,961 564,618,935 564,618,935
b For terminated vested participants.....	976 62,534,758 62,534,758
c For active participants.....	2,578 200,577,660 211,005,895
d Total	6,515 827,731,353 838,159,588
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions.....	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate.....	5 5.27%
6 Target normal cost	
a Present value of current plan year accruals.....	6a 17,562,569
b Expected plan-related expenses	6b 1,000,000
c Target normal cost.....	6c 18,562,569

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>Matthew D Davis</div> <div>Signature of actuary</div>	<div>10/10/2024</div> <div>Date</div>
	<div>Matthew D. Davis</div> <div>Type or print name of actuary</div>	<div>2308289</div> <div>Most recent enrollment number</div>
	<div>Buck Global, LLC</div> <div>Firm name</div>	<div>412-281-2506</div> <div>Telephone number (including area code)</div>
	<div>11 Stanwix Street Suite 700 Pittsburgh PA 15222</div> <div>Address of the firm</div>	

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☒ Yes	☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years.....	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):												
a Target normal cost (line 6c).....	31a	18,562,569										
b Excess assets, if applicable, but not greater than line 31a	31b	18,562,569										
32 Amortization installments:	<table border="1"> <thead> <tr> <th></th> <th>Outstanding Balance</th> <th>Installment</th> </tr> </thead> <tbody> <tr> <td>a Net shortfall amortization installment</td> <td>0</td> <td>0</td> </tr> <tr> <td>b Waiver amortization installment</td> <td>0</td> <td>0</td> </tr> </tbody> </table>				Outstanding Balance	Installment	a Net shortfall amortization installment	0	0	b Waiver amortization installment	0	0
	Outstanding Balance	Installment										
a Net shortfall amortization installment	0	0										
b Waiver amortization installment	0	0										
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33											
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0										
		Carryover balance	Prefunding balance									
35 Balances elected for use to offset funding requirement.....		0	0									
36 Additional cash requirement (line 34 minus line 35)	36	0										
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0										
38 Present value of excess contributions for current year (see instructions)												
a Total (excess, if any, of line 37 over line 36)	38a	0										
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0										
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0										
40 Unpaid minimum required contributions for all years.....	40	0										

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN
EIN/PN: 31-0487145 / 004

Schedule SB, Line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	\$ 2,792,694	\$ 312,042	\$ 53,615,448	\$ 56,720,184
2024	\$ 4,360,601	\$ 772,627	\$ 52,320,047	\$ 57,453,275
2025	\$ 5,815,442	\$ 1,224,981	\$ 50,955,145	\$ 57,995,568
2026	\$ 7,191,097	\$ 1,550,494	\$ 49,521,420	\$ 58,263,011
2027	\$ 8,600,362	\$ 1,909,318	\$ 48,048,850	\$ 58,558,530
2028	\$ 9,880,916	\$ 2,430,289	\$ 46,537,051	\$ 58,848,256
2029	\$ 11,030,038	\$ 3,062,392	\$ 44,979,758	\$ 59,072,188
2030	\$ 12,103,151	\$ 3,497,038	\$ 43,363,520	\$ 58,963,709
2031	\$ 13,081,104	\$ 3,902,814	\$ 41,655,419	\$ 58,639,337
2032	\$ 13,904,958	\$ 4,233,975	\$ 39,917,979	\$ 58,056,912
2033	\$ 14,600,301	\$ 4,492,433	\$ 38,152,634	\$ 57,245,368
2034	\$ 15,263,658	\$ 4,627,046	\$ 36,369,009	\$ 56,259,713
2035	\$ 15,802,316	\$ 4,871,712	\$ 34,548,879	\$ 55,222,907
2036	\$ 16,242,416	\$ 5,038,877	\$ 32,696,963	\$ 53,978,256
2037	\$ 16,675,658	\$ 5,244,590	\$ 30,818,798	\$ 52,739,046
2038	\$ 16,990,136	\$ 5,342,113	\$ 28,920,920	\$ 51,253,169
2039	\$ 17,228,900	\$ 5,451,917	\$ 27,011,154	\$ 49,691,971
2040	\$ 17,431,451	\$ 5,545,978	\$ 25,098,576	\$ 48,076,005
2041	\$ 17,589,999	\$ 5,627,005	\$ 23,193,335	\$ 46,410,339
2042	\$ 17,638,491	\$ 5,666,243	\$ 21,297,407	\$ 44,602,141
2043	\$ 17,682,847	\$ 5,713,766	\$ 19,439,161	\$ 42,835,774
2044	\$ 17,610,567	\$ 5,618,757	\$ 17,622,092	\$ 40,851,416
2045	\$ 17,432,120	\$ 5,565,067	\$ 15,857,916	\$ 38,855,103
2046	\$ 17,278,511	\$ 5,567,571	\$ 14,158,325	\$ 37,004,407
2047	\$ 17,065,844	\$ 5,511,828	\$ 12,534,769	\$ 35,112,441
2048	\$ 16,797,922	\$ 5,417,120	\$ 10,998,176	\$ 33,213,218
2049	\$ 16,467,443	\$ 5,362,732	\$ 9,558,524	\$ 31,388,699
2050	\$ 16,030,402	\$ 5,258,029	\$ 8,224,408	\$ 29,512,839
2051	\$ 15,591,651	\$ 5,074,874	\$ 7,002,523	\$ 27,669,048
2052	\$ 15,126,628	\$ 4,863,977	\$ 5,897,294	\$ 25,887,899
2053	\$ 14,532,814	\$ 4,670,713	\$ 4,910,614	\$ 24,114,141
2054	\$ 13,895,510	\$ 4,456,452	\$ 4,041,806	\$ 22,393,768
2055	\$ 13,206,183	\$ 4,238,773	\$ 3,287,739	\$ 20,732,695
2056	\$ 12,485,662	\$ 4,024,560	\$ 2,642,918	\$ 19,153,140
2057	\$ 11,737,497	\$ 3,783,802	\$ 2,099,823	\$ 17,621,122
2058	\$ 11,041,591	\$ 3,546,648	\$ 1,649,398	\$ 16,237,637
2059	\$ 10,320,440	\$ 3,306,273	\$ 1,281,569	\$ 14,908,282
2060	\$ 9,610,377	\$ 3,066,424	\$ 985,812	\$ 13,662,613
2061	\$ 8,904,583	\$ 2,832,010	\$ 751,620	\$ 12,488,213
2062	\$ 8,219,605	\$ 2,602,662	\$ 568,892	\$ 11,391,159
2063	\$ 7,554,399	\$ 2,385,874	\$ 428,296	\$ 10,368,569
2064	\$ 6,917,950	\$ 2,183,494	\$ 321,497	\$ 9,422,941
2065	\$ 6,308,565	\$ 1,992,552	\$ 241,264	\$ 8,542,381
2066	\$ 5,734,206	\$ 1,812,279	\$ 181,513	\$ 7,727,998
2067	\$ 5,194,530	\$ 1,643,361	\$ 137,273	\$ 6,975,164
2068	\$ 4,689,811	\$ 1,485,278	\$ 104,595	\$ 6,279,684
2069	\$ 4,219,124	\$ 1,337,520	\$ 80,434	\$ 5,637,078
2070	\$ 3,781,265	\$ 1,199,618	\$ 62,497	\$ 5,043,380
2071	\$ 3,374,945	\$ 1,071,134	\$ 49,098	\$ 4,495,177
2072	\$ 2,998,815	\$ 951,684	\$ 39,011	\$ 3,989,510

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions

Eligibility

An employee who has completed 1,000 hours of service during the first year of employment or during any subsequent anniversary year, attained age 21, and completed one year of employment is eligible on the earlier of January 1 or the first of the month which is six (6) months after all these conditions are satisfied.

Transition Group: Participants in the Plan at December 31, 2010 whose age and service are at least 70. This group continues the formula in effect at December 31, 2010 through December 31, 2015. This group is also eligible for the Social Security Temporary Annuity benefit if they retire on or before December 31, 2012.

Effective January 1, 2011 associates who work at various investment subsidiaries become eligible. They are granted Years of Membership commencing January 1, 2010.

Employee Contributions

None.

Definitions for Benefit Computations

Plan Year

The twelve (12) consecutive month period beginning January 1 and ending on December 31.

Computation Period

The initial twelve (12) consecutive month period beginning on the Employee's first date of employment and each subsequent 12-month period beginning on the anniversary of the Employee's first date of employment.

Year of Service

An Employee shall receive one (1) Year of Service for each Computation Period during which he works 1,000 or more Credited Hours.

Years of Membership

Effective January 1, 2011, an Employee shall receive one (1) Year of Membership for each calendar year during which he works at least 52 times the number of hours in a full-time regular work week. If an Employee completes less hours, a pro rata portion will be credited.

Compensation

The amount paid to an Employee by a Participating Employer for his services as such, including base salary, commissions, payment for company rule days, overtime and shift differential pay, and legion awards, but excluding pay in lieu of vacation time, moving and expense allowances, accrued credits, Security Plan allowance, any extra compensation for special services, bonuses and the cost to the Participating Employer of other incentive plans or employee benefits. Compensation shall also include Compensation not paid to an employee but credited on behalf of an Employee to a plan that qualifies under Section 125 or Section 401(k) of the Code. Highest Compensation is the largest average during 5 consecutive years in the 10-year period before termination.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN
EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Normal Retirement

Eligibility

The first day of the month following the member's 65th birthday.

Benefit

Greater of

- (a) (i) 1.0% times Years of Membership times Highest Compensation, plus
- (ii) 0.5% times Years of Membership not in excess of thirty-five (35) years times Highest Compensation in excess of Covered Compensation, or
- (b) (i) Accrued benefit as of December 31, 2010, plus
- (ii) 1.0% times Years of Membership after December 31, 2010 times Highest Compensation, plus
- (iii) 0.5% times Years of Membership after December 31, 2010 not in excess of thirty-five (35) years times Highest Compensation in excess of Covered Compensation.

For members of the Transition Group, December 31, 2010 is replaced with December 31, 2015 in part (b) of the above formula.

Late Retirement

Eligibility

The first day of the month subsequent to the member's normal retirement date and following actual termination of employment.

Benefit

Greater of benefit accrued to date of late retirement or the actuarial increase of the Normal Retirement Benefit.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Early Retirement

Eligibility

The first day of the month following age 55 and fifteen (15) years of service.

Benefit through December 31, 2010 (December 31, 2015 for members of the Transition Group)

Benefit accrued to date of early retirement based on Years of Membership at date of termination and assuming no future earnings for calculation of the Social Security Benefit offset. The benefit may commence immediately but it will be reduced according to the appropriate percentage from the following table interpolated for exact age and Years of Employment between 20 and 25:

Age	15 to 20 Full Years of Employment	25 or More Full Years of Employment
55	50%	75%
56	56%	80%
57	62%	85%
58	68%	90%
59	74%	95%
60	80%	100%
61	84%	100%
62	88%	100%
63	92%	100%
64	96%	100%
65	100%	100%

Benefit after December 31, 2010 (December 31, 2015 for members of the Transition Group)

Age	Early Retirement Factor
55	50%
56	55%
57	60%
58	65%
59	70%
60	75%
61	80%
62	85%
63	90%
64	95%
65	100%

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Termination Benefits

Eligibility

Completion of five (5) years of service.

Benefit through December 31, 2010 (December 31, 2015 for members of the Transition Group)

The monthly benefit earned to date of termination with payments commencing at his or her normal retirement date. The benefit is determined based on anticipated Years of Membership at Normal Retirement Date, multiplied by the ratio of Years of Membership prior to termination date to anticipated Years of Membership at Normal Retirement Date. The Social Security Benefit offset assumes level earnings from date of termination until age 65.

Benefit after December 31, 2010 (December 31, 2015 for members of the Transition Group)

The monthly benefit earned to date of termination with payments commencing at his or her normal retirement date. The benefit is based on Years of Membership at date of termination and the benefit formula described above under Normal Retirement.

A participant may elect early commencement at age 55 if he had completed 15 years of service at date of termination. Such benefit is reduced 6% per year before age 65.

Pre-retirement Death Benefits

Prior to Earliest Retirement Age

Eligibility

If a member dies after becoming vested, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.

Benefit

A monthly income, payable for life commencing at the Member's earliest retirement date, which is equal to the survivor portion of the Member and Survivor Annuity.

After Earliest Retirement Age but before Normal Retirement Age

Eligibility

If a member dies after Early Retirement Age, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.

Benefit

A monthly income, payable for life commencing at the Member's earliest retirement date, which is equal to the survivor portion of the Member and Survivor Annuity.

Subsequent to Normal Retirement Age

Eligibility

If a member dies after Normal Retirement Age, but before retiring, his surviving spouse is entitled to a pre-retirement death benefit.

Benefit

A monthly income, payable for life commencing on the first of the month following the date of death, which is equal to the survivor portion of the Member and Survivor Annuity.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Form of Benefits

Automatic Form

A life annuity for unmarried employees and a Member and Survivor Annuity, 50% payable to surviving spouse for married employees.

Current Options Available

Life Only

Life and ten years certain

Member and Survivor Annuity with 50% payable to spouse

Joint and 50% survivor, with ten years certain

Joint and 66-2/3% survivor, with ten years certain

Lump Sum – if value is less than \$5,000

A few grandfathered benefits are available at different options than listed above.

Actuarial Equivalence

2018 IRS Applicable Mortality table and an interest rate of 6%.

Grandfathered benefits (except as noted below)

Certain employees who were participants on January 1, 1985 are eligible for death benefit annuities under the prior plan provisions. These benefits have not been valued due to the limited number of employees eligible for such benefits.

Columbus Life Insurance Company (CLIC)

Effective July 1, 1996, the CLIC pension plan was merged with this plan. The 63 employees who moved from Columbus to Cincinnati received special grandfathered benefits. As a minimum benefit, they received benefits earned under the CLIC plan accrued through June 30, 1998. A brief description of some of the significant provisions follows.

1. Normal Retirement Benefit

- (i) 2.0% times credited service not in excess of 25 times final average compensation, plus
- (ii) 1.0% times credited service in excess of 25 times final average compensation, minus
- (iii) 2.0% times credited service not in excess of 25 times Social Security Benefit.

2. Final Average Earnings

Based on years of service. A five-year average if less than 15 years, four-year average if between 15 and 25 and a three-year average if greater than 25 years of service.

3. Early Retirement

- (i) Eligible at age 55 with 10 years of service
- (ii) Benefit reduced by 3.0% per year for commencement before age 65.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Lafayette Life Insurance Company Benefits

Eligibility Requirements

Participation in the plan is frozen.

Vesting Service

One full year granted for each plan year in which a participant completes 1,000 hours.

Average Monthly Earnings

The average of the monthly compensation for the sixty (60) highest consecutive calendar months out of the one hundred twenty (120) calendar months immediately preceding the date of retirement, termination or death. Annual compensation is limited to \$100,000 for Group Regional Directors and Regional Sales Vice Presidents for plan years beginning on or after January 1, 1999.

Normal Form of Payment

A monthly annuity payable for life.

Monthly Accrued Benefit

The monthly benefit payable to a participant at their normal retirement date is equal to (a) plus (b) below:

(a) Service and earnings used in (1) and (2) below were frozen as of December 31, 2011:

1) Before January 1, 2001

- a. 2.0% of average monthly earnings multiplied by service (for the first 20 years), plus
- b. 1.0% of average monthly earnings multiplied by service (for the next 20 years).

2) After December 31, 2000

- a. 2.0% of average monthly earnings multiplied by service (for the first 10 years), plus
- b. 1.0% of average monthly earnings multiplied by service (for the next 30 years).

(b) 1) 1.0% times Years of Membership after December 31, 2011 times Highest Compensation, plus

- 2) 0.5% times Years of Membership after December 31, 2011 not in excess of thirty-five (35) years times Highest Compensation in excess of Covered Compensation.

Normal Retirement

The later of age 65 and 5 years of participation.

Early Retirement

Age 55 and 5 years of Vesting Service: the accrued benefit reduced by 5/24 of 1% for each month retirement precedes age 60, payable immediately. If the participant is age 60 with 5 years of Vesting Service, the unreduced accrued benefit payable immediately.

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Part V – Summary of Plan Provisions (continued)

Termination

100% vested after 5 years of Vesting Service.

Pre-Retirement Death

Eligibility

Death of a participant who has earned the right to a vested benefit.

Amount

The amount which would be payable if the participant terminated on his/her date of death, elected payment at the earliest eligibility for early retirement in the form of a qualified joint and survivor annuity, and died prior to the first payment.

Voluntary After-Tax Account

Prior to 1997, participants in the Lafayette Life Insurance Company Pension Plan were eligible to make voluntary after-tax contributions to the Plan. Participants can elect to withdraw all or part of their after-tax account balance at any time without impact to any other benefits provided by the Plan.

Gerber Life

Active former employees of Gerber Life as of January 1, 2019 became participants in the Western & Southern Financial Group Pension Plan on that date. Gerber Life employees receive vesting service credit for their prior employment with Gerber Life. Benefits under this plan first begin to accrue as of January 1, 2019.

Summary of Changes from the January 1, 2022 Valuation

None.

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate Debt Securities					
AT&T	11/15/2031	8.75 %	1,431,000	\$ 1,319,368	\$ 1,705,945
AT&T Inc	12/01/2057	3.80	2,298,000	2,311,957	1,710,508
Amfam Holdings Inc	03/11/2031	2.81	2,500,000	2,080,550	1,919,480
Apple Inc	05/13/2045	4.38	3,000,000	2,989,050	2,852,296
Bank Of America Corp	02/04/2033	2.97	5,000,000	4,376,050	4,248,816
Bank Of Nova Scotia	05/04/2037	4.59	5,000,000	4,803,850	4,476,730
Berkshire Hathaway Energ	05/01/2053	4.60	3,000,000	2,983,780	2,677,442
Boeing Co	05/01/2060	5.93	2,400,000	2,035,128	2,491,622
CVS Corp	03/25/2048	5.05	5,000,000	4,971,500	4,691,712
Cargill Inc	04/22/2052	4.38	2,000,000	1,991,380	1,831,174
Cintas Corp No 2	08/15/2036	6.15	3,000,000	2,980,560	3,278,901
Comcast Corp	03/15/2033	7.05	3,000,000	3,627,360	3,504,750
Equinix Inc	04/15/2032	3.90	2,000,000	1,779,340	1,857,528
Fmr Llc	11/15/2039	6.45	3,000,000	3,162,720	3,201,594
Hutchison Whampoa Intl	11/24/2033	7.45	1,000,000	1,152,640	1,178,106
Magallanes Inc	03/15/2052	5.14	4,750,000	4,803,759	4,087,088
Martin Marietta Materials	12/15/2047	4.25	3,700,000	3,659,115	3,263,044
Morgan Stanley	04/20/2037	5.30	5,000,000	5,017,815	4,861,273
Northern States Pwr	09/01/2038	6.38	610,000	840,659	648,099
Old Dominion Electric	12/01/2028	5.68	416,640	416,640	410,170
Oracle Corp	11/09/2052	6.90	2,000,000	1,977,920	2,344,166
Paypal Holdings Inc	06/01/2032	4.40	5,000,000	4,812,650	4,969,433
Pfizer Investment Enter	05/19/2063	5.34	5,000,000	4,902,850	5,055,753
Phillips Edison Grocery	11/15/2031	2.63	4,082,000	3,275,896	3,332,717
Rochester Gas & Electric	12/15/2033	8.00	3,000,000	3,000,000	3,465,002
San Diego Gas & El	08/15/2040	4.50	4,000,000	4,047,080	3,677,236
Securian Financial Group	04/15/2048	4.80	1,000,000	981,340	831,745
7-Eleven Inc	02/10/2031	1.80	5,000,000	4,001,100	4,063,268
Suncor Energy Inc	12/01/2034	5.95	1,000,000	961,440	1,047,516
T-Mobile Usa Inc	06/15/2054	6.00	2,000,000	1,851,220	2,198,509
Target Corp	01/15/2038	7.00	2,000,000	2,033,580	2,433,861
Texas Eastern Transmissi	01/15/2048	4.15	3,000,000	2,973,510	2,474,073
Trinity	12/01/2045	4.13	1,500,000	1,498,515	1,306,999
Virginia Electric & Power	11/15/2038	8.88	5,000,000	5,131,993	6,825,311
Vmware Inc-Class A	05/15/2030	4.70	5,000,000	4,964,450	4,933,646

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate Debt Securities (continued)					
Guardian Life Insurance	06/19/2064	4.88 %	3,000,000	\$ 2,989,950	\$ 2,711,156
				106,706,715	106,566,669
Residential mortgage-backed securities					
CWALT 2005-46CB A14	10/25/2035	5.50 %	349,952	\$ 337,622	\$ 252,398
FNR 2004-23 Z	04/25/2034	4.50	155,138	152,712	152,193
FNMA FN 733735	09/01/2033	5.50	82,182	81,617	83,983
FN FN 933427	03/01/2038	5.00	90,435	91,502	91,824
FHASI 2005-FA6 A5	09/25/2035	5.50	224,313	190,237	120,478
				853,690	700,876
Asset-backed and other structured securities					
MEAG TXB PLT	04/01/2057	6.66 %	1,896,000	\$ 1,896,000	\$ 2,209,025
Focus 2017-1A A2li	04/30/2047	5.09	6,264,500	5,475,565	5,982,228
Nbly 2023-1A A2	01/30/2053	7.31	4,962,500	4,863,250	4,954,111
				12,234,815	13,145,364
Common Stocks					
ASGN INC			2,973	\$ 259,481	\$ 285,913
AT&T Inc			82,697	1,626,389	1,387,656
Abbvie Inc			7,092	436,474	1,099,047
Advanced Energy Industries			2,617	217,220	285,044
Airbnb Inc-Class A			19,223	3,139,414	2,617,019
ADP			4,242	806,439	1,161,460
Albany Intl Corp-CI A			2,870	248,492	281,891
Alibaba Group Holding-Sp Adr			16,624	2,605,438	1,288,526
Allegiant Travel Co			22,317	4,238,928	1,843,607
Alphabet			96,983	1,476,979	13,667,814
Amazon.Com Inc			75,400	1,499,988	11,456,276
Cencora Inc.			35,801	3,352,266	7,352,809
Analog Devices			3,493	340,057	693,570
Spectris Plc			12,300	569,232	591,759
Apollo Medical Holdings Inc			3,860	138,694	147,838
Apple Inc			121,138	2,774,839	23,322,699
Ashland Global Holdings Inc			3,420	302,599	288,340
Atlantic Union Bankshares Co			11,453	338,742	418,493
Automatic Data Processing Inc			3,157	440,112	735,486
Howden Joinery Group Plc			47,400	360,002	490,966

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Bank Of America Corp			219,085	\$ 4,038,433	\$ 7,376,592
Berkshire Hathaway Inc Del			37,548	4,901,795	13,391,870
Biomarin Pharmaceutical Inc			43,529	3,395,571	4,197,066
Bio-Techne Corp			5,236	410,685	404,010
Blackrock Inc			2,914	1,312,553	2,365,585
Boeing Co			17,829	2,599,138	4,647,307
Box Inc - Class A			15,368	372,441	393,574
Bristol-Myers Squibb			90,791	4,760,040	4,658,486
Broadcom Inc			2,002	530,964	2,234,733
Ccc Intelligent Solutions Ho			48,173	451,054	548,690
CVS Corp			22,421	1,577,109	1,770,362
Caci International Inc -Cl A			1,190	389,821	385,393
Cactus Inc - A			9,040	371,297	410,416
Cargurus Inc			18,136	303,658	438,166
Caterpillar Inc			4,794	492,179	1,417,442
Championx Corp			13,605	343,139	397,402
Chemed Corp			639	308,175	373,655
Chevron Corporation			9,999	1,040,203	1,491,451
Choice Hotels Intl Inc			34,491	3,127,862	3,907,830
Ciena Corporation			9,220	414,800	414,992
Cincinnati Financial			255,000	1,838,593	26,382,300
Cisco Systems Inc			38,674	1,559,608	1,953,810
Cintas Corp			184,238	486,187	111,032,873
Clean Harbors Inc			2,352	248,937	410,448
Coca-Cola Femsa Sab Cv			53,189	2,807,976	5,033,807
Colliers Intl Gr-Subord Vot			2,368	244,344	299,599
Comcast Corp			133,352	4,167,542	5,847,485
Agnico Eagle Mines Ltd			13,600	621,319	746,069
Barrick Gold Corp			43,600	798,603	788,161
Commvault Systems Inc			4,936	325,544	394,140
Constellation Brands			4,966	1,174,656	1,200,531
Quidelortho Corp			5,532	396,086	407,708
Cracker Barrel Old Country			19,150	1,923,856	1,476,082
Crane Co-W/I			3,558	241,200	420,342
Crane Holdings			5,158	198,510	293,335

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Curtiss-Wright Corp			1,701	\$ 215,323	\$ 378,966
Kimberly-Clark De Mexico-A			250,800	392,156	564,043
Digi International Inc			10,349	255,864	269,074
Disney			5,206	565,172	470,050
Dollar General Corp			7,086	1,588,982	963,342
Duke Energy			17,524	1,527,119	1,700,529
Dupont De Nemours Inc			72,210	4,573,953	5,555,115
Eagle Materials Inc			2,107	298,322	427,384
Tower Semiconductor Ltd			9,010	251,441	274,985
Emcor Group Inc			1,700	221,195	366,231
Encompass			6,101	327,292	407,059
Ensign Group Inc/The			4,919	400,005	551,961
Entergy Corp			14,713	1,540,926	1,488,808
Esco Technologies Inc			3,510	254,841	410,775
Evercore Partners Inc-Cl A			1,695	165,833	289,930
Exlservice Holdings Inc			13,255	365,152	408,917
Exxon Mobil Corp			62,980	4,760,714	6,296,740
Fnb Corp			41,091	467,217	565,823
Meta Platforms Inc			31,747	4,504,095	11,237,168
Federal Signal Corp			5,370	200,279	412,094
Fedex Corp			2,214	464,627	560,076
Fifth Third Bancorp			28,876	1,014,394	995,933
Floor & Decor Holdings Inc-A			14,950	921,273	1,667,822
Fortune Brands Home & Securi			20,422	1,028,232	1,554,931
Fox Corp			20,023	505,719	594,082
Frontdoor Inc			38,765	1,500,029	1,365,303
Arthur J Gallagher & Co			4,496	281,293	1,011,060
Gentex Corp			12,700	358,028	414,782
Gilead Sciences Inc			9,912	650,751	802,971
Globus Medical Inc - A			11,244	585,566	599,193
Goldman Sachs Group Inc			21,358	3,185,227	8,239,276.00
Grand Canyon Education Inc			1,854	145,382	244,802.00
Hca Holdings Inc			20,142	2,181,908	5,452,037.00
Lvmh Moet Hennessy Louis Vui			580	404,120	469,696.00
Hilton Worldwide Holdings Inc			15,487	1,220,370	2,820,028.00

Western & Southern Financial Group Pension Plan
EIN #31-0487145 Plan #004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Fresenius Se & Co KGAA			22,000	\$ 949,120	\$ 681,702
Home Bancshares Inc			16,380	344,351	414,905
Home Depot			5,693	905,846	1,972,909
Hubbell Inc -Cl B			8,731	1,028,158	2,871,888
ITT Inc			4,825	395,294	575,719
Intel Corporation			36,285	1,568,896	1,823,321
IBM			20,409	2,628,882	3,337,892
Fragrances Inc			48,142	3,971,770	3,898,058
Interpublic Group			26,439	586,663	862,969
JP Morgan Chase & Co			3,795	412,918	645,530
Pernod Ricard Sa			3,400	671,235	599,583
Johnson & Johnson			56,612	5,569,859	8,873,365
Jones Lang Lasalle Inc			15,792	1,461,800	2,982,635
Ziff Davis			6,291	459,822	422,692
KBR Inc			7,487	310,554	414,855
KLA Corporation			3,370	369,467	1,958,981
SAP Se			3,800	379,023	585,094
Kite Realty Group Trust			12,030	235,952	275,006
LPL Financial Holdings Inc			5,912	634,622	1,345,689
Lockheed Martin			2,526	849,458	1,144,884
Steven Madden Ltd			14,022	534,011	588,924
Malibu Boats Inc - A			8,009	465,167	439,053
Sanofi			7,400	702,319	733,237
Markel Corp			2,936	3,753,910	4,168,826
Maximus Inc			6,503	462,272	545,342
Mcdonalds			4,755	611,697	1,409,905
Accor Sa			18,700	610,525	714,245
Merck & Co Inc			13,705	934,003	1,494,119
Merit Medical Systems Inc			3,702	221,713	281,204
Microsoft Corp			74,374	2,476,634	27,967,605
Micron Technology Inc			13,822	859,049	1,179,569
Monster Beverage Corp			79,390	1,979,840	4,573,658
USS Co Ltd			39,900	663,882	802,279
Fanuc Corp			19,600	826,319	576,284
Netflix Inc			5,739	1,786,649	2,794,204
Galaxy Entertainment Group Ltd			142,000	877,104	795,324

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Nextera Energy Inc			19,531	\$ 1,097,972	\$ 1,186,313
Olympus Corp			31,700	428,271	458,609
Samsung Electronics Co Ltd			10,500	657,907	638,464
Omnicom Group			11,012	805,500	952,648
Onto Innovation Inc			3,505	245,505	535,915
Oracle Corp			68,884	3,074,030	7,262,440
Oxford Industries Inc			4,219	383,353	421,900
Pvh Corp			2,450	204,457	299,194
Paychex Inc			7,475	571,367	890,347
Paypal Holdings Inc			29,053	3,478,178	1,784,145
Novartis Ag-Reg			8,200	659,215	827,118
Opap SA			38,800	598,818	658,317
Roche Holding Ag-Genusschein			2,800	1,001,056	813,647
Nestle SA-Reg			7,300	906,885	846,002
Pepsico Inc			9,147	896,212	1,553,526
Jedecaux SA			40,700	962,970	817,703
Pfizer Inc			47,923	1,642,001	1,379,703
Philip Morris Internat-W/I			67,807	5,011,272	6,379,283
Phillips 66			10,831	733,184	1,442,039
Powerschool Holdings Inc-A			17,220	368,722	405,703
Premier Inc-Class A			17,878	507,020	399,752
T Rowe Price Group Inc			6,604	581,528	711,185
Principal Financial Group			10,824	566,142	851,524
Progyny Inc			15,225	490,037	566,066
Prudential Financial			8,460	736,295	877,387
Qualcomm			14,051	1,079,956	2,032,196
Qualys Inc			2,080	267,421	408,262
Raytheon Tech Corp			69,576	3,959,471	5,854,125
SPS Commerce Inc			1,417	173,702	274,671
SS&C Technologies			44,027	2,167,650	2,690,490
Salesforce.Com Inc			25,118	1,748,140	6,609,551
Schlumberger Ltd			11,392	894,949	592,840
Schwab Corp			23,232	1,378,131	1,598,362
Silgan Hlds Inc			6,226	253,977	281,727
Skyline Champion Corp			3,686	189,692	273,722
Southstate Corp			4,849	337,973	409,498
Southwest Air			53,672	2,089,186	1,550,047

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Stanley Black & Decker Inc			48,058	\$ 4,519,958	\$ 4,714,490
Starbucks Corp			25,326	1,708,486	2,431,549
Sysco Corp			18,309	1,328,553	1,338,937
Taiwan Semiconductor-Sp ADR			5,000	348,959	520,000
Target Corp			8,091	975,119	1,152,320
Texas Instruments			34,329	3,620,174	5,851,721
Texas Roadhouse Inc			3,392	309,912	414,604
3M Co.			9,349	1,637,770	1,022,033
Topbuild Corp-W/I			1,059	179,059	396,341
Truist Financial Corp			42,087	1,513,237	1,553,852
U S Bancorp			45,057	1,652,377	1,950,067
Unitedhealth Group Inc			19,021	4,615,946	10,013,986
VF Corp			26,205	1,960,292	492,654
Valero Energy Corp			9,108	538,646	1,184,040
Verizon Communications			46,387	2,518,125	1,748,790
Verint Systems Inc			14,394	504,317	389,070
Visa Inc			28,427	5,798,041	7,400,969
Wns Holdings Ltd-ADR			8,208	550,666	518,746
Wal-Mart			4,300	274,669	677,895
Webster Financial Corp			10,110	442,244	513,184
Wells Fargo & Co			36,830	1,585,081	1,812,773
Whirlpool Corp			5,274	1,017,993	642,215
Workday Inc-Class A			15,205	2,006,731	4,197,492
Yum! Brands Inc			12,317	1,089,643	1,609,339
Zurn Water			9,583	210,948	281,836
Bunzl Plc			13,500	490,082	548,261
Total Sa			14,000	630,866	952,003
Tgs Nopec Geophysical Co ASA			54,500	642,051	708,242
Experian Plc			18,000	587,130	733,764
Megacable Holdings			228,400	651,029	510,302
Brenntag Ag			5,400	449,742	494,947
Edenred			12,600	685,235	753,041
Asml Holding Nv			550	275,415	413,891
Convatec Group Plc			407,151	1,073,575	1,265,796
Befesa Sa			13,200	662,512	512,916
Pagseguro Digital Ltd-Cl A			67,200	666,082	837,984
Rightmove Plc			99,000	592,331	725,468

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Alcon Inc			8,000	\$ 497,100	\$ 624,105
Helios Towers Plc			507,000	848,856	574,461
Fuchs Petrolub Se			20,100	686,429	720,013
Michelin (Cgde)			27,000	1,027,169	967,480
Rotork Plc			168,900	526,928	695,826
Scout24 Se			7,000	435,741	495,784
Accenture Plc-Cl A			2,985	824,121	1,047,466
MDT			101,598	8,794,010	8,369,643
Agree Realty Corp			6,260	391,890	394,067
Alexandria Real Estate			12,465	1,750,373	1,580,188
American Tower Corp			7,916	1,451,934	1,708,906
Americold Realty Trust			76,632	2,599,350	2,319,651
Apple Hospitality Reit Inc			16,610	247,816	275,892
Corporate Office Properties			21,238	573,585	544,330
Simon Property Grp Lp			6,116	875,264	872,386
Stag Industrial Inc			10,556	377,368	414,429
				263,536,322	560,334,932
Preferred Stocks					
Public Storage			95,890	\$ 1,841,759	\$ 1,655,061
U S Bancorp			63,329	1,270,380	1,109,524
				3,112,139	2,764,585
Mutual Funds					
Ishares DJ US			17,500	\$ 1,197,635	\$ 1,318,625
Ishares DJ US			104,593	13,757,869	26,380,446
First Eagle Overseas Fund			1,449,318	30,526,988	36,030,047
*Touchstone Sands Capital Inst Growth			3,639,535	72,026,920	52,664,071
				117,509,412	116,393,189
Collective Trust					
*Fort Washington Core Plus Fixed Income CIT			4,042,575	\$ 40,425,745	\$ 44,104,488
				40,425,745	44,104,488
Partnerships/Joint Ventures					
Carlyle Riverstone III				\$ 709,769	\$ 11,259
Limited Partnership Interest					
Coller Credit Secondaries				1,070,660	1,070,660
Limited Partnership Interest					

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Partnerships/Joint Ventures (continued)					
Energy Fund XVA				\$ 1,809,257	\$ 462,107
Limited Partnership Interest					
European Strategic Partners I				1,867,793	16,347
Limited Partnership Interest					
Goldman Sachs LP				1,852,549	1,852,549
Limited Partnership Interest					
*Ft. Washington High Yield LLC #2				—	32,468,803
Limited Partnership Interest					
*Ft. Washington Private Equity II				2,018,912	1,463,028
Limited Partnership Interest					
*Ft. Washington Private Equity III				2,419,273	1,986,933
Limited Partnership Interest					
*Ft. Washington Private Equity V				4,784,050	2,797,482
Limited Partnership Interest					
*Ft. Washington Private Equity VI				4,262,661	3,880,406
Limited Partnership Interest					
*Ft. Washington Private Equity VII				2,771,390	2,486,792
Limited Partnership Interest					
*Ft. Washington Private Equity VIII				2,596,598	3,527,993
Limited Partnership Interest					
*Ft. Washington Private Equity X				7,442,500	11,304,845
Limited Partnership Interest					
*Ft. Washington Private Equity IX				9,525,000	17,347,016
Limited Partnership Interest					
*Ft. Washington Private Equity Opp Fund III				2,246,665	2,077,672
Limited Partnership Interest					
*Ft. Washington Private Equity Opp Fund IIII				2,394,561	2,318,749
Limited Partnership Interest					
*Ft Washington Full Discretion Fixed Income LLC				43,815,644	84,327,822
Limited Partnership Interest					
*Ft. Washington Private Equity Small Mkt				1,485,000	1,847,832
Limited Partnership Interest					
*Ft. Washington Private Equity XI				4,262,500	4,281,833
Limited Partnership Interest					
*Ft Washington Flex Income LLC				25,000,000	24,440,150
Limited Partnership Interest					

Western & Southern Financial Group Pension Plan
 EIN #31-0487145 Plan #004
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Partnerships/Joint Ventures (continued)					
Nycap Mezzanne Offshore Partners III				\$ 304,227	\$ 156,868
Limited Partnership Interest					
Royalty Opportunity				2,399,917	734,994
Limited Partnership Interest					
Sands Capital Private Growth				2,967,054	3,043,125
Limited Partnership Interest					
Waterfall Eden Fund				—	112,534
Limited Partnership Interest					
Waterfall Victoria Fund LTD				8,000,000	7,052,469
Limited Partnership Interest					
Maranon Sr Credit Strategies				2,466,796	2,279,569
Limited Partnership Interest					
EQT Exeter Industrial Core Plus Fund IV				2,046,000	1,970,489
Limited Partnership Interest					
Al. Neyer Industrial Fund II-Q, LLC				7,463,391	7,169,625
Limited Partnership Interest					
Cabot Industrial Value Fund VII				1,298,000	1,032,677
Limited Partnership Interest					
Real Term Logistics Fund IV, LP				5,100,645	4,844,504
Limited Partnership Interest					
*WS Workforce Apartments Investor, LLC				8,811,318	8,716,716
Limited Partnership Interest					
				163,192,130	237,083,848
Total investments				\$ 707,570,968	\$ 1,081,093,951
*Party-in interest					