

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. []
D Check box if filing under: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
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): THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY
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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
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	5374
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.....	6a(1)	2652
	6a(2)	2560
	6b	1941
	6c	409
	6d	4910
	6e	415
	6f	5325
	6g(1)	
6g(2)		
6h		126
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)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input type="checkbox"/> Trust	(3) <input type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> 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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

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

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	5325	01/01/2024	12/31/2024

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
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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	

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

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	(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	1207335246
5	Current value of plan's interest under this contract in separate accounts at year end.....	
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. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> 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 <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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. ▶

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information 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). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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 <u>WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>1112279321</u>
	b Actuarial value	2b	<u>1121215040</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>2320</u>	<u>527041376</u>
	b For terminated vested participants	<u>402</u>	<u>42772286</u>
	c For active participants	<u>2652</u>	<u>212665605</u>
	d Total	<u>5374</u>	<u>782479267</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	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	<u>5.14 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>20261377</u>
	b Expected plan-related expenses	6b	<u>900000</u>
	c Target normal cost	6c	<u>21161377</u>

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.

SIGN HERE		
	Signature of actuary	<u>10/13/2025</u>
	<u>MATTHEW D. DAVIS</u>	Date
	Type or print name of actuary	<u>23-08289</u>
	<u>BUCK GLOBAL, LLC</u>	Most recent enrollment number
	Firm name	<u>412-328-9246</u>
	<u>444 LIBERTY AVENUE SUITE 805 PITTSBURGH, PA 15222</u>	Telephone number (including area code)
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

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)	7376394	147325974
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)	7376394	147325974
10	Interest on line 9 using prior year's actual return of <u>15.90</u> %	1172847	23424830
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>5.27</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)	8549241	170750804

Part III Funding Percentages			
14	Funding target attainment percentage	14	118.99 %
15	Adjusted funding target attainment percentage	15	138.95 %
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	122.69 %
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	0
	b Contributions made to avoid restrictions adjusted to valuation date	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> 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: 4.87 %	<input type="checkbox"/> 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) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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			0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....			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	21161377	
b Excess assets, if applicable, but not greater than line 31a	31b	21161377	
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).....			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)			0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			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)			0
40 Unpaid minimum required contributions for all years			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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021			

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

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

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(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	217162	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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	60193	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FORT WASHINGTON CORE PLUS FIXED INC</u>		
b Name of sponsor of entity listed in (a): <u>FORT WASHINGTON MASTER COLLECTIVE INVESTMENT TRUST</u>		
c EIN-PN <u>82-2768520-108</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>45478963</u>
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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	32201057	15746862
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	24070553	7150275
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)	120412909	160649764
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	2764585	605339
(B) Common	1c(4)(B)	560334932	601817506
(5) Partnership/joint venture interests	1c(5)	237083848	217151593
(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)	44104488	45478963
(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)	116393189	165885219
(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	1137365561	1214485521
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	24070553	7150275
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	24070553	7150275
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	1113295008	1207335246

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)	24092442	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		24092442
(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)		118976131
(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		143068573

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	48811173	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		48811173
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)	210819	
(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)	6343	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		217162
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		49028335

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		94040238
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.)		X	
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.)		X	
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.)		X	
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.)		X	
e Was this plan covered by a fidelity bond?	X		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?		X	
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?		X	
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?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
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.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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 545021.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information 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). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
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): <u>31-0487145</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	36

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.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

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.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
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).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

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? Yes No N/A

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

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..... Increase Decrease Both No

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.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

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.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> 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. <input type="checkbox"/> 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: 61.3 % Private Equity: 4.9 % Investment-Grade Debt and Interest Rate Hedging Assets: 24.9 %
 High-Yield Debt: 4.9 % Real Assets: 3.2 % Cash or Cash Equivalents: 0.8 % 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 SCHEDULES

Western & Southern Financial Group Pension Plan
Years Ended December 31, 2024 and 2023
With Report of Independent Auditors

Western & Southern Financial Group Pension Plan
Audited Financial Statements and Supplemental Schedules
Years Ended December 31, 2024 and 2023

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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, 2024 and 2023, 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, 2024 and 2023 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 Schedules 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, 2024 and the supplemental schedule of reportable transactions for the year ended December 31, 2024, are presented for purposes of additional analysis and are 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 schedules, we evaluated whether the supplemental schedules, including their form and content, are 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 schedules are 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, 2025

Western & Southern Financial Group Pension Plan

Statements of Net Assets Available for Benefits

	December 31	
	2024	2023
Assets		
Deposit administration group annuity contract:		
Non-pooled separate account	\$ 1,207,335,246	\$ 1,113,295,008
Net assets available for benefits	<u>\$ 1,207,335,246</u>	<u>\$ 1,113,295,008</u>

See accompanying notes.

Western & Southern Financial Group Pension Plan

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31	
	2024	2023
Additions		
Dividend and interest income	\$ 24,092,442	\$ 20,155,226
Net realized and unrealized appreciation in fair value of the deposit administration group annuity contract	118,976,131	140,439,719
Total additions	<u>143,068,573</u>	<u>160,594,945</u>
Deductions		
Benefits paid directly to participants	48,811,173	62,524,960
Transfer of pension plan obligation	—	54,603,900
Administrative expenses	217,162	215,601
Total deductions	<u>49,028,335</u>	<u>117,344,461</u>
Net change in net assets available for benefits	94,040,238	43,250,484
Net assets available for benefits, beginning of year	1,113,295,008	1,070,044,524
Net assets available for benefits, end of year	<u>\$ 1,207,335,246</u>	<u>\$ 1,113,295,008</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 2024 and 2023:

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 \$68,179,419 and \$74,520,355 at December 31, 2024 and 2023, 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, 2024 and 2023

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, 2024 and 2023

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

At December 31, 2024:

	Total	Amount Measured at NAV	Fair Value Hierarchy Level		
			Level 1	Level 2	Level 3
Investments					
Debt securities:					
Asset and mortgage- backed securities	\$ 13,665,337	\$ —	\$ —	\$ 13,665,337	\$ —
Corporate debt securities	146,984,427	—	—	145,755,190	1,229,237
	<u>160,649,764</u>	<u>—</u>	<u>—</u>	<u>159,420,527</u>	<u>1,229,237</u>
Preferred stocks	605,339	—	—	605,339	—
Common stocks	601,817,506	—	601,817,506	—	—
Mutual funds	165,885,219	—	165,885,219	—	—
Collective trust	45,478,963	45,478,963	—	—	—
Partnerships/joint ventures ^(a)	217,151,593	179,062,019	—	—	38,089,574
Total investments	<u>1,191,588,384</u>	<u>224,540,982</u>	<u>767,702,725</u>	<u>160,025,866</u>	<u>39,318,811</u>
Net other assets	15,746,862	—	13,137,738	2,609,124	—
Net assets available for benefits	<u>\$1,207,335,246</u>	<u>\$ 224,540,982</u>	<u>\$ 780,840,463</u>	<u>\$ 162,634,990</u>	<u>\$ 39,318,811</u>
Collateral held under securities lending arrangements – cash equivalents ^(b)	\$ 7,150,275	\$ —	\$ 7,150,275	\$ —	\$ —

^(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>\$ 1,207,335,246</u>
Collateral held under securities lending arrangements – cash equivalents	7,150,275
Less: Obligation to return collateral held under securities lending arrangements	<u>7,150,275</u>
Net assets available for benefits	<u>\$ 1,207,335,246</u>

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

At December 31, 2023:

	Total	Amount Measured at NAV	Fair Value Hierarchy Level		
			Level 1	Level 2	Level 3
Investments					
Debt securities:					
Asset and mortgage-backed securities	\$ 13,846,240	\$ —	\$ —	\$ 13,846,240	\$ —
Corporate debt securities	106,566,669	—	—	106,566,669	—
	<u>120,412,909</u>	<u>—</u>	<u>—</u>	<u>120,412,909</u>	<u>—</u>
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
	<u>1,081,093,951</u>	<u>257,454,325</u>	<u>676,728,121</u>	<u>123,177,494</u>	<u>23,734,011</u>
Net other assets	32,201,057	—	30,315,888	1,885,169	—
	<u>\$1,113,295,008</u>	<u>\$ 257,454,325</u>	<u>\$ 707,044,009</u>	<u>\$ 125,062,663</u>	<u>\$ 23,734,011</u>
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	<u>\$ 1,113,295,008</u>
Collateral held under securities lending arrangements – cash equivalents	24,070,553
Less: Obligation to return collateral held under securities lending arrangements	<u>24,070,553</u>
Net assets available for benefits	<u>\$ 1,113,295,008</u>

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

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, 2024:

	Partnerships/ Joint Ventures	Debt Securities	Total of Level 3 Assets
Balance, beginning of year	\$ 23,734,011	\$ —	\$ 23,734,011
Realized gains (losses)	—	—	—
Unrealized gains (losses)*	1,354,581	(130,763)	1,223,818
Purchases, sales, issuances, and settlements (net)	13,000,982	1,360,000	14,360,982
Transfer in (out) of Level 3	—	—	—
Balance, end of year	<u>\$ 38,089,574</u>	<u>\$ 1,229,237</u>	<u>\$ 39,318,811</u>

* 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, 2024, is as follows:

	Purchases	Issuances	Sales	Settlements	Purchases, Issuances, Sales, and Settlements
Assets:					
Debt securities	\$ 1,360,000	\$ —	\$ —	\$ —	\$ 1,360,000
Partnerships/joint ventures	14,637,500	—	(1,636,518)	—	13,000,982
Total	<u>\$ 15,997,500</u>	<u>\$ —</u>	<u>\$ (1,636,518)</u>	<u>\$ —</u>	<u>\$ 14,360,982</u>

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

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	<u>\$ 23,734,011</u>	<u>\$ —</u>	<u>\$ 23,734,011</u>

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	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

The Plan did not have any assets measured at fair value on a nonrecurring basis as of December 31, 2024 or 2023.

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, 2024 and 2023

The non-pooled separate account loaned \$7,006,419 and \$23,436,266 of various corporate debt securities, and common stocks as part of a securities lending program administered by Mitsubishi UFJ Trust and Banking Corporation (the custodian) as of December 31, 2024 and by Deutsche Bank (the custodian) as of December 31, 2023, respectively. The following presents the breakout by investment classification of the fair value of the securities on loan:

	December 31	
	2024	2023
Corporate debt	\$ —	\$ 6,942,359
Common stocks	7,006,419	16,493,907
Total loaned securities	<u>\$ 7,006,419</u>	<u>\$ 23,436,266</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 \$7,150,275 and \$24,070,553 of collateral held in short term overnight repurchase agreements as of December 31, 2024 and 2023, respectively.

The non-pooled separate account contains \$42,014 and \$62,849 of other liabilities at December 31, 2024 and 2023, respectively. The other liabilities consist primarily of amounts payable for securities purchased and other transfers to general account.

At December 31, 2024 and 2023, the non-pooled separate account owned \$97,438,828 and \$52,664,071, respectively, of mutual funds administered by Touchstone Advisors, Inc., a wholly owned subsidiary of the Company, which represents 8.07% and 4.73% of the net assets available for benefits, respectively. At December 31, 2024 and 2023, 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 \$152,089,552 and \$185,341,263, respectively, which represents 12.60% and 16.65% of the net assets available for benefits, respectively. At December 31, 2024 and 2023, the non-pooled separate account owned \$53,131,139 and \$55,320,581 respectively, of partnerships and joint ventures with underlying characteristics of equity administered by Fort Washington Investment Advisors, which represents 4.40% and 4.97% 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 White Collar Contingent Survivor Mortality with modified scale MP-2021
Life expectancy of all other participants	Pri-2012 White Collar 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 2024 (7.50% in 2023)

The Plan's mortality assumption for plan participants, including future mortality improvements, is generally derived from tables published by the Society of Actuaries (SOA). For 2024, the SOA tables for current and future beneficiaries of deceased participants (Pri-2012 White Collar Contingent Survivor Mortality) and all other participants (Pri-2012 White Collar Employee and Retiree Mortality) are currently in use by the Plan. For 2023, 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) were 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 schedules. 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 2024 or 2023.

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	
	2024	2023
Actuarial present value of accumulated benefits:		
Vested benefits:		
Active participants	\$ 164,422,057	\$ 153,119,603
Retired participants currently receiving payments	457,988,551	443,584,446
Terminated participants	32,574,901	30,982,990
Nonvested benefits	8,065,808	7,267,448
Total actuarial present value of accumulated plan benefits	\$ 663,051,317	\$ 634,954,487

Western & Southern Financial Group Pension Plan
Notes to Financial Statements
December 31, 2024 and 2023

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	
	2024	2023
Change in the actuarial present value of accumulated benefits:		
Actuarial present value of accumulated benefits, beginning of year	\$ 634,954,487	\$ 686,251,985
Change in actuarial assumptions ^(a)	16,587,246	(14,371,707)
Interest accumulated	45,548,796	46,032,529
Benefits accumulated	14,771,961	34,170,540
Benefits paid during year	(48,811,173)	(62,524,960)
Transfer of pension plan obligation ^(b)	—	(54,603,900)
Total actuarial present value of accumulated benefits, end of year	\$ 663,051,317	\$ 634,954,487

^(a) Change in actuarial assumptions for 2024 can be attributed to a move to White Collar mortality tables. For 2023, the change relates 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 Schedules

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	
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.
Under 25	3		61	\$57,026																
25 - 29	2		149	\$61,609	39	\$ 90,806														
30 - 34			159	\$71,551	87	\$ 91,018	19													
35 - 39	3		114	\$79,739	102	\$ 96,363	67	\$123,812	25	\$110,484										
40 - 44			117	\$85,110	87	\$118,006	58	\$114,821	40	\$121,315	10		2							
45 - 49	2		111	\$91,097	60	\$130,485	63	\$148,482	39	\$110,287	30	\$128,151	14							
50 - 54			102	\$95,293	87	\$128,357	66	\$114,261	39	\$116,461	31	\$117,180	21	116,664	14		9			
55 - 59	2		103	\$89,521	70	\$130,760	61	\$133,327	39	\$119,755	40	\$123,946	15		9		36	\$105,818	2	
60 - 64			83	\$98,131	65	\$116,982	53	\$141,283	35	\$109,230	21	\$112,554	18		8		18			13
65 - 69			28	\$79,838	23	\$122,813	27	\$ 98,193	7		3		8		2					4
70 & up			12		1		5		3		1		1				1			3

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. Gallagher 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. Gallagher 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. Gallagher 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

	2024 Plan Year	2023 Plan Year
Funding Rates – Constrained*		
First Segment Rate	4.75%	4.75%
Second Segment Rate	4.87%	5.00%
Third Segment Rate	5.59%	5.74%
Effective Interest Rate	5.14%	5.27%
Funding Rates – Unconstrained**		
First Segment Rate	3.62%	1.41%
Second Segment Rate	4.46%	3.09%
Third Segment Rate	4.52%	3.58%
Effective Interest Rate	4.44%	3.24%

* 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 in the Federal Register on October 20, 2023, in TD 9983, 88 FR 72357, applied on a fully generational basis using the IRS 2024 Adjusted Scale MP-2021 Rates mortality improvement scale.

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 plan administrative expenses expected 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 \$900,000.

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
2024 Expected Return	7.50%	5.59%	5.59%
2023 Expected Return	7.25%	5.74%	5.74%
2022 Expected Return	7.25%	5.92%	5.92%

Summary of Changes from the January 1, 2023 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 \$15.3 million.
- The mortality assumption was updated according to the projection specified in IRS Regulation 1.430(h)(3)-1, as amended in the Federal Register on October 20, 2023, in TD 9983, 88 FR 72357, applied on a fully generational basis using the IRS 2024 Adjusted Scale MP-2021 Rates mortality improvement scale. This change decreased the Funding Target by approximately \$9.8 million.

Western & Southern Financial Group Pension Plan
EIN #31-0487145 Plan #004
Schedule H, Line 4j - Schedule of Reportable Transactions
December 31, 2024

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain/ (Loss)
<u>Category (i) – Single Transaction in Excess of 5% of Plan Assets</u>						
*Ft. Washington Full Discretion Fixed Income LLC	Limited Partnership Interest	\$ —	\$ 80,000,000	\$ 80,000,000	\$ 80,000,000	\$ —
*Ft. Washington Core Plus ERISA	Limited Partnership Interest	80,000,000	—	80,000,000	80,000,000	—
<u>Category (iii) – Series of transactions in excess of 5% of plan assets</u>						
*Ft. Washington Full Discretion Fixed Income LLC	Limited Partnership Interest	\$ —	\$ 80,000,000	\$ 80,000,000	\$ 80,000,000	\$ —
*Ft. Washington Full Discretion Fixed Income LLC	Limited Partnership Interest	—	2,547,002	2,547,002	2,547,002	—
*Ft. Washington Core Plus ERISA	Limited Partnership Interest	80,000,000	—	80,000,000	80,000,000	—
*Ft. Washington Core Plus ERISA	Limited Partnership Interest	2,547,022	—	2,547,022	2,547,022	—

There were no category (ii) or (iv) reportable transactions during 2024.

**Party-in interest*

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information 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). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	1,112,279,321
	b Actuarial value	2b	1,121,215,040
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	2,320	527,041,376
	b For terminated vested participants	402	42,772,286
	c For active participants	2,652	212,665,605
	d Total	5,374	782,479,267
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	5.14%
6	Target normal cost		
	a Present value of current plan year accruals	6a	20,261,377
	b Expected plan-related expenses	6b	900,000
	c Target normal cost	6c	21,161,377

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.

SIGN HERE	 _____ Signature of actuary	<u>10/13/2025</u> _____ Date
	<u>Matthew D. Davis</u> _____ Type or print name of actuary	<u>2308289</u> _____ Most recent enrollment number
	<u>Buck Global, LLC</u> _____ Firm name	<u>412-328-9246</u> _____ Telephone number (including area code)
	<u>444 Liberty Avenue</u> <u>Suite 805</u> <u>Pittsburgh PA 15222</u> _____ Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

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)	7,376,394	147,325,974
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)	7,376,394	147,325,974
10 Interest on line 9 using prior year's actual return of <u>15.90%</u>	1,172,847	23,424,830
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>5.27%</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)	8,549,241	170,750,804

Part III	Funding Percentages	
14 Funding target attainment percentage	14	118.99%
15 Adjusted funding target attainment percentage	15	138.95%
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	122.69%
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?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?			<input type="checkbox"/> Yes <input type="checkbox"/> 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: 4.87%	3rd segment: 5.59%	<input type="checkbox"/> 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)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 21,161,377
b Excess assets, if applicable, but not greater than line 31a				31b 21,161,377
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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

WESTERN & SOUTHERN FINANCIAL GROUP PENSION PLAN

EIN/PN: 31-0487145 / 004

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

This table calculates the weighted average retirement age for all active persons in the plan

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
55	1,122.1206	0.0817	91.6799	5,042.3956
56	1,096.5850	0.0430	47.1040	2,637.8251
57	1,119.1309	0.0430	48.0931	2,741.3094
58	1,130.2505	0.0438	49.5341	2,872.9804
59	1,151.8738	0.0435	50.0519	2,953.0637
60	1,167.7620	0.0823	96.1327	5,767.9595
61	1,137.0782	0.0815	92.6267	5,650.2279
62	1,110.1369	0.1662	184.4667	11,436.9370
63	977.5960	0.0870	85.0698	5,359.3984
64	936.1916	0.0829	77.6063	4,966.8033
65	896.0702	0.5237	469.2850	30,503.5269
66	452.1205	0.5044	228.0504	15,051.3286
67	247.5406	0.5048	124.9617	8,372.4327
68	134.6531	0.5210	70.1495	4,770.1640
69	77.9724	0.5049	39.3685	2,716.4279
70	46.2508	1.0000	46.2508	3,237.5584
71	7.0000	1.0000	7.0000	497.0000
72	3.0000	1.0000	3.0000	216.0000
73	4.0000	1.0000	4.0000	292.0000
74	1.0000	1.0000	1.0000	74.0000
75	3.0000	1.0000	3.0000	225.0000
76	1.0000	1.0000	1.0000	76.0000
77	2.0000	1.0000	2.0000	154.0000
78	0.0000	1.0000	0.0000	0.0000
79	0.0000	1.0000	0.0000	0.0000
80	0.0000	1.0000	0.0000	0.0000
81	0.0000	1.0000	0.0000	0.0000
82	0.0000	1.0000	0.0000	0.0000
83	0.0000	1.0000	0.0000	0.0000
84	0.0000	1.0000	0.0000	0.0000
85	0.0000	1.0000	0.0000	0.0000
86	0.0000	1.0000	0.0000	0.0000
87	0.0000	1.0000	0.0000	0.0000
88	1.0000	1.0000	<u>1.0000</u>	<u>88.0000</u>
Total			1,822.4313	115,702.3387
Weighted Average Retirement Age = 115,702.3387 / 1,822.4313				63.49
Rounded Weighted Average Retirement Age				63

Note to Column 2: The Expected Active Headcount for each age includes persons who are eligible to retire and persons who are not eligible to retire at each age.

Note to Column 3: At each age, these retirement rates are a weighted average of the rates shown in Attachment to Part V for active participants eligible to retire at the age and zero for all other active participants.

General note: The table presents values rounded to fewer significant digits than used in the calculation.

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
2024 \$	2,845,588 \$	267,557 \$	50,541,079 \$	53,654,224
2025 \$	4,550,380 \$	617,972 \$	49,145,757 \$	54,314,109
2026 \$	6,089,863 \$	852,674 \$	47,696,005 \$	54,638,542
2027 \$	7,623,865 \$	1,130,656 \$	46,222,807 \$	54,977,328
2028 \$	9,001,517 \$	1,515,142 \$	44,723,313 \$	55,239,972
2029 \$	10,261,486 \$	1,882,739 \$	43,192,050 \$	55,336,275
2030 \$	11,443,203 \$	2,260,225 \$	41,616,861 \$	55,320,289
2031 \$	12,496,731 \$	2,601,483 \$	39,960,394 \$	55,058,608
2032 \$	13,415,897 \$	2,844,538 \$	38,290,324 \$	54,550,759
2033 \$	14,257,144 \$	3,087,622 \$	36,597,989 \$	53,942,755
2034 \$	14,946,303 \$	3,241,391 \$	34,898,728 \$	53,086,422
2035 \$	15,541,997 \$	3,411,419 \$	33,186,056 \$	52,139,472
2036 \$	16,046,987 \$	3,533,556 \$	31,454,675 \$	51,035,218
2037 \$	16,541,797 \$	3,646,944 \$	29,709,009 \$	49,897,750
2038 \$	16,918,958 \$	3,665,428 \$	27,954,262 \$	48,538,648
2039 \$	17,220,616 \$	3,683,141 \$	26,196,552 \$	47,100,309
2040 \$	17,481,941 \$	3,689,568 \$	24,442,805 \$	45,614,314
2041 \$	17,691,393 \$	3,718,333 \$	22,700,613 \$	44,110,339
2042 \$	17,804,137 \$	3,717,177 \$	20,967,728 \$	42,489,042
2043 \$	17,908,054 \$	3,708,579 \$	19,271,791 \$	40,888,424
2044 \$	17,878,604 \$	3,651,780 \$	17,611,823 \$	39,142,207
2045 \$	17,759,259 \$	3,619,408 \$	15,996,130 \$	37,374,797
2046 \$	17,647,157 \$	3,599,384 \$	14,432,954 \$	35,679,495
2047 \$	17,499,907 \$	3,538,675 \$	12,930,506 \$	33,969,088
2048 \$	17,309,332 \$	3,448,048 \$	11,496,924 \$	32,254,304
2049 \$	17,070,564 \$	3,335,933 \$	10,140,031 \$	30,546,528
2050 \$	16,728,510 \$	3,189,414 \$	8,866,995 \$	28,784,919
2051 \$	16,382,722 \$	3,054,149 \$	7,684,019 \$	27,120,890
2052 \$	16,001,712 \$	2,911,197 \$	6,596,057 \$	25,508,966
2053 \$	15,495,302 \$	2,755,089 \$	5,606,522 \$	23,856,913
2054 \$	14,940,464 \$	2,586,521 \$	4,717,034 \$	22,244,019
2055 \$	14,323,420 \$	2,423,128 \$	3,927,271 \$	20,673,819
2056 \$	13,661,521 \$	2,259,417 \$	3,234,974 \$	19,155,912
2057 \$	12,965,348 \$	2,091,111 \$	2,636,106 \$	17,692,565
2058 \$	12,318,643 \$	1,926,866 \$	2,125,051 \$	16,370,560
2059 \$	11,644,081 \$	1,767,356 \$	1,694,906 \$	15,106,343
2060 \$	10,956,252 \$	1,614,024 \$	1,337,875 \$	13,908,151
2061 \$	10,267,434 \$	1,467,141 \$	1,045,633 \$	12,780,208
2062 \$	9,587,748 \$	1,326,575 \$	809,730 \$	11,724,053
2063 \$	8,918,140 \$	1,194,803 \$	621,928 \$	10,734,871
2064 \$	8,270,721 \$	1,072,781 \$	474,402 \$	9,817,904
2065 \$	7,641,156 \$	959,607 \$	359,981 \$	8,960,744
2066 \$	7,035,455 \$	855,828 \$	272,279 \$	8,163,562
2067 \$	6,457,666 \$	761,020 \$	205,743 \$	7,424,429
2068 \$	5,909,266 \$	674,657 \$	155,696 \$	6,739,619
2069 \$	5,392,166 \$	596,168 \$	118,276 \$	6,106,610
2070 \$	4,905,859 \$	524,960 \$	90,393 \$	5,521,212
2071 \$	4,449,537 \$	460,472 \$	69,634 \$	4,979,643
2072 \$	4,022,236 \$	402,214 \$	54,154 \$	4,478,604
2073 \$	3,622,893 \$	349,751 \$	42,567 \$	4,015,211

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

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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 \$7,000

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

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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, 2023 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, 2024

Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including			Par Value/ Shares	Cost	Current Value
	Maturity Date	Rate of Interest				
Corporate Debt Securities						
AT&T	11/15/2031	8.75 %		1,431,000 \$	1,370,853 \$	1,663,419
AT&T Inc	12/01/2057	3.80		2,298,000	2,311,340	1,591,312
Amfam Holdings Inc	03/11/2031	2.81		2,500,000	2,183,347	1,943,431
Apple Inc	05/13/2045	4.38		3,000,000	2,991,032	2,644,496
Bank Of America Corp	02/04/2033	2.97		5,000,000	4,505,443	4,299,438
Bank Gospodarstwa Krajow	07/09/2054	6.25		4,000,000	3,971,118	3,914,660
Bank Of Nova Scotia	05/04/2037	4.59		5,000,000	4,829,186	4,600,276
Berkshire Hathaway Energ	05/01/2053	4.60		3,000,000	2,984,288	2,490,881
Boeing Co	05/01/2060	5.93		2,400,000	2,037,583	2,212,031
Burlington North Santa Fe	03/15/2055	5.50		4,000,000	3,979,134	3,927,255
CVS Corp	03/25/2048	5.05		5,000,000	4,974,538	4,127,115
Cargill Inc	04/22/2052	4.38		2,000,000	1,991,666	1,650,422
Cintas Corp No 2	08/15/2036	6.15		3,000,000	2,987,944	3,161,662
Comcast Corp	03/15/2033	7.05		3,000,000	3,502,285	3,340,731
Comcast Corp	06/01/2054	5.65		4,000,000	3,982,163	3,868,690
Equinix Inc	04/15/2032	3.90		2,000,000	1,825,709	1,842,495
Fmr Llc	11/15/2039	6.45		3,000,000	3,153,109	3,299,035
Fmr Llc	02/01/2043	5.15		1,000,000	927,630	934,976
Galaxy Pipeline Assets	03/31/2036	2.63		5,000,000	4,153,516	4,060,946
Guardian Life Insurance	06/19/2064	4.88		3,000,000	2,990,549	2,549,797
Gulf Power Co	10/01/2040	5.10		4,000,000	3,680,853	3,755,257
Honeywell International Inc	03/01/2054	5.25		3,000,000	2,881,756	2,815,403
Hutchison Whampoa Intl	11/24/2033	7.45		1,000,000	1,079,658	1,141,808
Magallanes Inc	03/15/2052	5.14		4,750,000	4,802,192	3,536,370
Marsh & McLennan	03/15/2055	5.40		4,000,000	3,935,621	3,841,262
Martin Marietta Materials	12/15/2047	4.25		3,700,000	3,664,574	2,975,547
Morgan Stanley	04/20/2037	5.30		5,000,000	5,013,621	4,848,275
Northern States Pwr	09/01/2038	6.38		610,000	760,981	647,284
Old Dominion Electric	12/01/2028	5.68		333,312	333,312	333,290
Oracle Corp	11/09/2052	6.90		2,000,000	1,978,043	2,236,173
Paypal Holdings Inc	06/01/2032	4.40		5,000,000	4,852,264	4,798,496
Pfizer Investment Enter	05/19/2063	5.34		5,000,000	4,903,688	4,588,932
Phillips Edison Grocery	11/15/2031	2.63		4,082,000	3,452,644	3,415,146
Polar Tankers Inc	05/10/2037	5.95		2,664,051	2,746,100	2,741,200
Public Storage	08/01/2053	5.35		4,000,000	3,904,846	3,809,435

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, 2024

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)					
Reliance Industries	01/15/2097	10.25 %	1,000,000	\$ 1,359,897	\$ 1,229,237
Rochester Gas & Electric	12/15/2033	8.00	3,000,000	3,000,000	3,490,637
San Diego Gas & El	08/15/2040	4.50	4,000,000	4,037,908	3,577,764
Securian Financial Group	04/15/2048	4.80	1,000,000	982,310	838,873
7-Eleven Inc	02/10/2031	1.80	5,000,000	4,258,833	4,028,766
Suncor Energy Inc	12/01/2034	5.95	1,000,000	978,658	1,035,604
T-Mobile Usa Inc	06/15/2054	6.00	2,000,000	1,852,974	2,026,137
Target Corp	01/15/2038	7.00	2,000,000	2,022,590	2,286,462
Texas Eastern Transmissi	01/15/2048	4.15	3,000,000	2,977,072	2,308,386
Trinity	12/01/2045	4.13	1,500,000	1,498,704	1,225,672
United Parcel Service	05/22/2064	5.60	4,000,000	3,973,924	3,880,974
Virginia Electric & Power	11/15/2038	8.88	5,000,000	5,097,852	6,489,230
Vmware Inc-Class A	05/15/2030	4.70	5,000,000	4,974,446	4,896,735
Waste Management Inc	10/15/2054	5.35	4,000,000	3,945,864	3,842,216
TIAA	09/15/2044	4.90	2,000,000	2,314,855	2,220,788
				152,918,473	146,984,427
Residential mortgage-backed securities					
CWALT 2005-46CB A14	10/25/2035	5.50 %	325,966	\$ 241,808	\$ 232,953
FNR 2004-23 Z	04/25/2034	4.50	129,094	127,770	126,792
FNMA FN 733735	09/01/2033	5.50	75,668	75,131	76,884
FN FN 933427	03/01/2038	5.00	60,039	61,545	59,746
FHASI 2005-FA6 A5	09/25/2035	5.50	214,593	77,192	108,166
				583,446	604,541
Asset-backed and other structured securities					
MEAG TXB PLT	04/01/2057	6.66 %	1,872,000	\$ 1,872,000	\$ 2,008,959
Focus 2017-1A A2li	04/30/2047	5.09	6,197,500	5,755,776	6,055,834
Nbly 2023-1A A2	01/30/2053	7.31	4,912,500	4,864,100	4,996,003
				12,491,876	13,060,796
Common Stocks					
3M Co.			9,349	\$ 1,369,339	\$ 1,206,862
Abbvie Inc			6,514	395,607	1,157,538
Accenture Plc-Cl A			2,985	824,121	1,050,093
Advanced Energy Industries			2,967	252,475	343,074
Agree Realty Corp			5,190	313,378	365,636
Airbnb Inc-Class A			27,400	4,208,605	3,600,634
Albany Intl Corp-Cl A			5,378	464,115	430,079

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	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Alexandria Real Estate			14,603	\$ 2,008,508	\$ 1,424,523
Alibaba Group Holding-Sp Adr			14,275	2,132,934	1,210,377
Alphabet			84,032	1,279,153	16,003,054
Amazon.Com Inc			70,107	1,072,419	15,380,775
American Tower Corp			7,916	1,451,934	1,451,874
Americold Realty Trust			57,382	1,867,890	1,227,975
Amgen Inc			1,998	602,778	520,759
Analog Devices			6,186	857,018	1,314,278
APD			3,532	644,231	1,024,421
Apple Hospitality Reit Inc			6,550	94,547	100,543
Apple Inc			98,524	2,270,432	24,672,380
Applied Materials			15,991	2,850,803	2,600,616
Arthur J Gallagher & Co			3,707	211,402	1,052,232
AT&T Inc			82,697	1,626,389	1,883,011
Atlantic Union Bankshares Co			10,783	325,068	408,460
Automatic Data Processing, Inc.			3,157	440,112	924,149
Bank Of America Corp			209,595	3,922,208	9,211,700
Becton Dickinson			26,308	6,206,637	5,968,496
Berkshire Hathaway Inc Del			19,988	2,541,718	9,060,161
Biomarin Pharmaceutical Inc			26,252	2,028,743	1,725,544
Bio-Techne Corp			5,196	345,158	374,268
Blackrock Funding Inc			2,086	899,592	2,138,379
Boeing Co			25,787	3,900,052	4,564,299
Booking Holding			239	879,072	1,187,452
Box Inc - Class A			14,228	352,763	449,605
Bristol-Myers Squibb			86,854	4,534,557	4,912,462
Broadcom Inc			17,700	465,154	4,103,568
Caci International Inc -Cl A			1,140	410,234	460,628
Cactus Inc - A			7,823	409,622	456,550
Cargurus Inc			20,666	373,176	755,136
Caterpillar Inc			4,192	416,038	1,520,690
Ccc Intelligent Solutions Ho			37,463	343,239	439,441
Check Point Software Tech			1,120	214,760	209,104
Chemed Corp			879	437,673	465,694
Chevron Corporation			11,939	1,321,557	1,729,245
Choice Hotels Intl Inc			30,183	2,643,409	4,285,382
Ciena Corporation			4,950	211,941	419,810

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Common stocks (continued)					
Cincinnati Financial			255,000	\$ 1,838,593	\$ 36,643,500
Cintas Corp			736,952	486,187	134,641,130
Cisco Systems Inc			38,674	1,559,608	2,289,501
Citigroup			9,362	678,626	658,991
Clean Harbors Inc			2,002	256,038	460,740
Coca-Cola Femsa Sab Cv			45,564	2,377,614	3,548,980
Colliers Intl Gr-Subord Vot			2,348	243,866	319,258
Comcast Corp			128,273	4,026,954	4,814,086
Commvault Systems Inc			2,404	143,151	362,788
Constellation Brands			4,966	1,174,656	1,097,486
Cooper Cos Inc			1,940	212,957	178,344
Corporate Office Properties			14,491	384,105	448,496
Crane Co-W/I			1,868	114,161	283,469
Crocs Inc			3,930	425,535	430,453
Csg Systems Intl Inc			2,679	125,955	136,924
Curtiss-Wright Corp			881	101,108	312,640
Cvs Corp			26,774	1,844,762	1,201,885
Deckers Outdoor Corp			1,340	212,580	272,141
Devon Energy Corporation			5,450	212,919	178,379
Diageo Plc			3,799	554,486	482,967
Disney			11,414	1,122,407	1,270,949
Dollar General Corp			7,086	1,588,982	537,261
Doubleverify Holdings Inc			20,759	395,957	398,780
Doximity Inc-Class A			5,330	145,327	284,569
Duke Energy			13,330	1,097,313	1,436,174
Dupont De Nemours Inc			58,896	3,684,761	4,490,820
Eagle Materials Inc			1,787	309,732	440,960
Emcor Group Inc			620	74,406	281,418
Encompass			6,246	366,249	576,818
Ensign Group Inc/The			2,669	213,349	354,603
Entergy Corp			17,415	886,832	1,320,405
Esco Technologies Inc			3,090	239,119	411,619
Evercore Partners Inc-CI A			1,565	189,976	433,802
Exlservice Holdings Inc			13,222	363,104	586,792
Exxon Mobil Corp			60,336	4,552,060	6,490,344
Federal Signal Corp			3,260	123,252	301,191

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Common stocks (continued)					
Fedex Corp			1,915 \$	400,054 \$	538,747
Fifth Third Bancorp			28,876	1,014,394	1,220,877
First Citizens Bancshare			120	220,183	253,562
Floor & Decor Holdings Inc-A			14,524	874,259	1,448,043
Fnb Corp			7,043	76,282	104,096
Fox Corp			20,023	505,719	972,717
Fragrances Inc			46,424	3,821,793	3,925,149
Frontdoor Inc			36,070	1,409,289	1,971,947
Gilead Sciences Inc			9,912	650,751	915,571
Globus Medical Inc - A			8,426	420,390	696,914
Goldman Sachs Group Inc			17,271	2,520,578	9,889,720
Grand Canyon Education Inc			2,454	229,425	401,965
Haemonetics Corp/Mass			5,751	472,019	449,038
Halliburton Company			7,380	214,330	200,662
Hea Holdings Inc			18,983	1,965,103	5,697,747
Hexcel Corp			6,850	424,451	429,495
Home Bancshares Inc			14,940	317,287	422,802
Home Depot			5,693	905,846	2,214,520
Hubbell Inc -C1 B			6,978	795,414	2,923,014
IBM			8,384	989,109	1,843,055
Icon Plc			750	213,846	157,283
Intel Corporation			36,285	1,568,896	727,514
Interpublic Group			26,439	586,663	740,821
Itt Inc			2,805	229,607	400,778
Johnson & Johnson			51,566	5,097,784	7,457,475
Jones Lang Lasalle Inc			14,910	1,377,031	3,774,317
Jp Morgan Chase & Co			3,795	412,918	909,699
KBR Inc			11,901	620,063	689,425
Kinder Morgan			45,611	973,462	1,249,741
Kite Realty Group Trust			17,310	358,717	436,904
KLA Corporation			2,397	212,021	1,510,398
Las Vegas Sands Corp			21,598	1,110,113	1,109,273
Linde Plc			2,474	1,094,798	1,035,790
Livanova Plc			9,609	505,408	444,993
Lockheed Martin			3,015	1,133,285	1,465,109
Lpl Financial Holdings Inc			5,645	790,552	1,843,149
Malibu Boats Inc - A			7,855	303,505	295,269

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Common stocks (continued)					
Markel Corp			2,830	\$ 3,603,305	\$ 4,885,231
Maximus Inc			6,253	438,578	466,786
Mcdonalds			4,755	611,697	1,378,427
MDT			92,550	7,760,309	7,392,894
Merck & Co Inc			13,705	934,003	1,363,373
Merit Medical Systems Inc			4,022	247,714	389,008
Meta Platforms Inc			32,609	5,542,507	19,092,896
Microchip Technology Inc			15,433	1,223,250	885,083
Micron Technology Inc			12,377	760,450	1,041,648
Microsoft Corp			67,124	2,226,731	28,292,766
Monster Beverage Corp			66,953	1,668,589	3,519,050
Morgan Stanley			7,484	1,011,377	940,888
Netflix Inc			3,471	1,069,746	3,093,772
Nextera Energy Inc			18,273	1,000,464	1,309,991
Nextracker Inc-Cl A			5,990	220,767	218,815
Nike Inc			8,438	867,528	638,503
Nu Holdings			23,706	309,956	245,594
Nvidia Corp			57,683	4,811,773	7,746,250
Oceaneering Intl Inc			18,369	444,689	479,064
Omnicom Group			9,884	721,183	850,419
Onto Innovation Inc			2,955	306,253	492,510
Option Healthcare			19,280	565,974	447,296
Oracle Corp			56,576	2,439,505	9,427,825
Paychex Inc			7,475	571,367	1,048,145
Pepsico Inc			9,147	896,212	1,390,893
Pfizer Inc			42,118	1,426,847	1,117,391
Philip Morris Internat-W/I			61,473	4,514,944	7,398,276
Phillips 66			5,745	383,303	654,528
Ppg Industries Inc			1,620	213,945	193,509
Principal Financial Group			10,824	566,142	837,886
Procter & Gamble Co			5,795	1,022,540	971,532
Progyny Inc			30,905	707,728	533,111
Pvh Corp			4,080	390,298	431,460
Qualcomm			9,951	717,828	1,528,673
Qualys Inc			3,170	407,240	444,497
Ramp			16,170	431,381	491,083
Raytheon Tech Corp			49,284	2,775,443	5,703,144

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Common stocks (continued)					
Ringcentral Inc-Class A			11,311	\$ 360,860	\$ 395,998
Salesforce.Com Inc			26,119	2,393,989	8,732,365
Schlumberger Ltd			9,854	760,552	377,802
Schwab Corp			81,106	5,286,352	6,002,655
Silgan Hlds Inc			7,916	337,075	412,028
Simon Property Grp Lp			4,241	602,106	730,343
Skyline Champion Corp			3,996	213,378	352,048
Southern Co			17,524	1,456,255	1,442,576
Southstate Corp			4,139	297,655	411,748
Southwest Air			42,735	1,521,891	1,436,751
Sps Commerce Inc			2,247	331,216	413,426
SS&C Technologies			41,519	2,002,165	3,146,310
Stag Industrial Inc			11,716	410,988	396,235
Stanley Black & Decker Inc			47,948	4,418,183	3,849,745
Starbucks Corp			22,233	1,456,106	2,028,761
Steven Madden Ltd			9,388	355,701	399,178
Stride Inc			6,078	368,372	631,687
Sysco Corp			21,864	1,603,839	1,671,721
T Rowe Price Group Inc			6,604	581,528	746,846
Taiwan Semiconductor-Sp Adr			20,717	2,909,091	4,091,400
Take-Two Interactive Software			1,390	212,377	255,871
Target Corp			8,091	975,119	1,093,741
Texas Instruments			33,977	3,613,782	6,371,027
Texas Roadhouse Inc			2,172	201,297	391,894
Topbuild Corp-W/I			1,019	228,242	317,255
Tower Semiconductor Ltd			9,265	265,262	477,240
Truist Financial Corp			28,639	948,732	1,242,360
U S Bancorp			38,963	1,389,134	1,863,600
Union Pacific Corp			3,930	959,544	896,197
Unitedhealth Group Inc			18,139	4,404,371	9,175,795
Valero Energy Corp			4,442	257,080	544,545
Verint Systems Inc			16,464	459,889	451,937
Verizon Communications			46,387	2,518,125	1,855,016
VF Corp			26,205	1,960,292	562,359
Visa Inc			27,079	5,515,355	8,558,047
Webster Financial Corp			7,762	338,335	428,618

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Common stocks (continued)					
Wells Fargo & Co			29,668	\$ 1,213,313	\$ 2,083,880
Wns Holdings Ltd			16,248	949,418	769,993
Workday Inc-Class A			14,366	1,866,146	3,706,859
Yeti Holdings Inc			10,390	394,172	400,119
Yum! Brands Inc			11,086	959,398	1,487,298
Ziff Davis			7,202	410,302	391,357
Zoom Video Communications-A			3,070	214,117	250,543
Zurn Water			7,853	168,846	292,916
				239,464,109	601,817,506
Preferred Stocks					
U S Bancorp			34,258	\$ 687,215	\$ 605,339
				687,215	605,339
Mutual Funds					
First Eagle Overseas Fund			1,566,916	\$ 33,538,671	\$ 38,342,434
Ishares DJ US			104,593	13,757,869	30,103,957
*Touchstone Sands Capital Inst Growth			3,639,535	72,026,920	65,402,444
*Touchstone Strategic Income Opp			1,260,992	33,027,981	32,036,384
				152,351,441	165,885,219
Collective Trust					
*Fort Washington Core Plus Fixed Income CIT			4,042,575	\$ 40,425,745	\$ 45,478,963
				40,425,745	45,478,963
Partnerships/Joint Ventures					
Carlyle Riverstone III Limited Partnership Interest				\$ 704,865	\$ 12,921
Coller Credit Secondaries OP FD I Limited Partnership Interest				2,722,500	2,890,710
Coller Credit Secondaries OP F Limited Partnership Interest				1,528,270	1,656,649
Energy Fund XVA Limited Partnership Interest				1,809,257	302,442
European Strategic Partners I Limited Partnership Interest				1,867,793	9,889
Goldman Sachs LP Limited Partnership Interest				104,492	19,102
*Ft. Washington Core Plus ERISA Limited Partnership Interest				82,547,022	80,486,430

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Partnerships/Joint Ventures (continued)					
*Ft. Washington Private Equity III Limited Partnership Interest				\$ 2,419,273	\$ 1,792,921
*Ft. Washington Private Equity V Limited Partnership Interest				4,584,050	2,891,372
*Ft. Washington Private Equity VI Limited Partnership Interest				3,895,161	3,599,036
*Ft. Washington Private Equity VII Limited Partnership Interest				2,543,792	2,164,437
*Ft. Washington Private Equity VIII Limited Partnership Interest				3,648,757	3,414,940
*Ft. Washington Private Equity X Limited Partnership Interest				9,132,500	13,219,894
*Ft. Washington Private Equity IX Limited Partnership Interest				10,584,540	15,691,241
*Ft. Washington Private Equity Opp Fund III Limited Partnership Interest				1,420,028	1,342,444
*Ft. Washington Private Equity Opp Fund IIII Limited Partnership Interest				2,106,937	2,210,312
*Ft. Washington Private Equity Small Mkt Limited Partnership Interest				1,485,000	2,067,588
*Ft. Washington Private Equity XI Limited Partnership Interest				4,262,500	4,736,954
*Ft Washington Flex Income LLC Limited Partnership Interest				25,000,000	26,124,158
Nycap Mezzanne Offshore Partners III Limited Partnership Interest				226,026	56,441
Royalty Opportunity Limited Partnership Interest				2,275,265	340,639
Sands Capital Private Growth Limited Partnership Interest				428,571	428,571
Sands Capital Private Growth Limited Partnership Interest				4,426,842	4,800,735
Sands Capital Private Growth Life Science Limited Partnership Interest				191,789	191,789
Waterfall Eden Fund Limited Partnership Interest				—	111,013

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Partnerships/Joint Ventures (continued)					
Waterfall Victoria Fund LTD Limited Partnership Interest				\$ 8,000,000	\$ 7,273,799
Maranon Sr Credit Strategies Limited Partnership Interest				1,341,041	1,225,592
EQT Exeter Industrial Core Plus Fund IV Limited Partnership Interest				5,842,194	5,842,194
Al. Neyer Industrial Fund II-Q, LLC Limited Partnership Interest				6,724,245	6,956,416
Cabot Industrial Value Fund VII Limited Partnership Interest				5,416,500	4,948,144
Real Term Logistics Fund IV, LP Limited Partnership Interest				10,904,897	11,001,661
*WS Workforce Apartments Investor, LLC Limited Partnership Interest				8,832,499	9,341,159
				216,976,606	217,151,593
Total investments				\$ 815,898,911	\$ 1,191,588,384
*Party-in interest					