

Western & Southern has been making a difference in the lives of our customers and our community for 128 years.

Woven into the fabric of our business and philanthropy is a commitment to sustainability. Enterprisewide efforts demonstrate what we've accomplished recently and how we continually strive toward sustainability.

Throughout 2015, Western & Southern implemented a producer postage and printing reduction initiative. Inspired and led by a visionary associate who initially identified one mailing that could be replaced with electronic communications, this initiative resulted in the elimination of printing and postage of more than 400,000 documents. Producers also reaped the benefits of this initiative through more timely and efficient communications from the home office and convenient access to an electronic repository for all their policyholders.

Our Facilities Services department takes sustainability seriously, ensuring that equipment is continually updated and practices are implemented to conserve energy and resources. By balancing economics with innovation, this team watches our bottom line and keeps us moving toward a more sustainable physical plant.

Our Information Technology department reviews our technology needs, monitors new developments and assesses our current equipment on an ongoing basis. When equipment is no longer useful to us, we sell or donate it. Or if the equipment has reached the end of its useful life, we recycle it.

Sustainability is most evident in our 41-story office tower, Great American Tower at Queen City Square in Cincinnati. The tower was awarded the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) Gold certification. Queen City Square was named the 2014–15 Cincinnati-area winner of The Outstanding Building of the Year Award from the Building Owners and Managers Association International, based in part on sustainability and recycling practices, and it also received the U.S. Environmental Protection Agency's ENERGY STAR® designation for the fourth year in a row.

Sustainable practices are a priority not only within the walls of our company, but also for helping sustain the larger community. Our strategic support through donations and sponsorships (nearly \$11 million in 2015) strengthens Cincinnati's health and human services infrastructure, education and youth programs, arts institutions, and civic and community development efforts.

At Western & Southern, we value the long-term perspective in the conduct of our business, and that includes our sustainability efforts. We remain committed to making both our company and community more sustainable for the long term.



WesternSouthern.com

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A handwritten signature in black ink that reads 'John F. Barrett'.

**John F. Barrett**

Chairman, President and Chief Executive Officer