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Capital Analysts Launches Industry Changing Platform

***Technological innovation and flat fee affiliation model
break with tradition to better serve wealth management advisors.***

CINCINNATI — April 7, 2009 — Capital Analysts Incorporated (Capital Analysts) has announced the launch of *Wealth Manager Access* (WMA), an innovative business-to-business affiliation model paired with an integrated technology platform for independent wealth management advisors.

Capital Analysts collaborates with industry leading partners and independent advisory firms to provide wealth management advisors a turnkey support platform leveraging best-in-class capabilities in the areas of product, service, marketing support and practice management. Supporting advisors who serve affluent clients by providing investment planning, advanced planning and life planning, Capital Analysts' new platform redefines the value and role of the independent broker-dealer and investment advisory firm.

The WMA model is a business-to-business platform that departs from the decades-worn tradition of treating financial services business owners as commissioned sales people. Breaking completely from the traditional percentage-based payout approach maintained by traditional broker-dealers, Capital Analysts' WMA aligns the interest of the advisor, client, broker-dealer, registered investment advisor (RIA) and clearing firm with a transparent all-inclusive flat fee model. This fee covers all technology, compliance and other services through Capital Analysts.

"We provide advisors with critical integrated services to run their offices via technological and operational efficiencies empowering them to build transferable equity in their firms," said Matthew E. Lynch, president and chief executive officer of Capital Analysts. "Whether advisors leverage our RIA, have their own RIA, or use a hybrid approach, our flat fee model does not have hidden charges, mark-ups, or usage fees, which provides advisors the ability to experience faster growth in their bottom line."

This business-to-business affiliation model complements Capital Analysts' new Advisor Portal, which offers independent advisors the first truly integrated technology platform. The Advisor Portal allows single-sign-on access to the firm's technological tools and data, with the ability to move data among the applications and leverage best-in-class capabilities in the areas of technology, services, and practice management.

More information about Capital Analysts' new platform is available at CapitalAnalysts.com.

About Capital Analysts Incorporated

Founded in 1968, Capital Analysts Incorporated (CAI) ^{1,2} was one of the very first independent financial planning broker/dealers. In the 1970s, the firm was a pioneer in the application of diversification and asset allocation, which have since become standard in the industry. In the 1980s, the company recognized the significance of the rapidly expanding mutual fund industry and created unbiased proprietary research, including a fund ranking system, which predated Morningstar. In the 1990s, it was among the first firms to offer an “open architecture” fee-based asset management program – Capital Analysts Asset Management Services (CAAMS), with proprietary research and asset allocation models. Now in the 21st century, CAI is still leading the way. CAI is among the Top 50 independent broker/dealers in the country. It provides unprecedented value to its wealth management advisors who serve affluent clients.

1 A registered investment advisor.

2 A registered broker-dealer and member FINRA/SIPC.

About Western & Southern Financial Group

Western & Southern Financial Group (Western & Southern) is a Cincinnati-based diversified family of financial services companies with assets owned, managed and under our care in excess of \$47 billion. A Fortune 500 company, Western & Southern has received A.M. Best's highest rating of A++ Superior for financial strength, Standard & Poor's AA+ rating (one of the 10 highest-rated life insurance groups in the world) and is consistently recognized by Moody's and Fitch for financial strength and sound management. With a heritage dating to 1888, the group's affiliates include The Western and Southern Life Insurance Company; Western-Southern Life Assurance Company; Capital Analysts Incorporated;^{1,2} Columbus Life Insurance Company; Eagle Realty Group, LLC; Fort Washington Investment Advisors, Inc.;¹ Fort Washington Savings Company;³ IFS Financial Services, Inc.; Integrity Life Insurance Company; The Lafayette Life Insurance Company; National Integrity Life Insurance Company; Todd Investment Advisors, Inc.;¹ Touchstone Advisors, Inc.;¹ and Touchstone Securities, Inc.² For more information, visit www.westernsouthern.com. Western & Southern is the title sponsor of the Western & Southern Financial Group Masters and Women's Open tennis tournaments.

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3 Member FDIC.

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