

# AnnuQuest Product Summary

## Issuer

AnnuQuest is a single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Greenwich, NY.

## Issue Ages

18–85, owner and annuitant

## Return of Premium Guarantee

The contract may be canceled at any time (subject to a withdrawal charge through the seventh year). Integrity and National Integrity guarantee that the cash surrender value is always at least 100% of the premium paid, adjusted for any distributions.



## Guaranteed Interest Rates

Select from initial interest rate guarantee periods of up to seven years. At the end of the guarantee period, the contract will be credited with an annual renewal rate.

- The initial rate includes a special first-year-only rate enhancement. After the first year, Integrity and National Integrity guarantee the initial rate less the rate enhancement for the remainder of the guarantee period.
- Integrity and National Integrity guarantee, as specified in the contract, a minimum interest rate of 1% for the life of the contract.

## Premiums

Minimum Premium		Maximum Premium*	
<b>\$5,000</b> Non-qualified	<b>\$2,000</b> Tax qualified	<b>\$1,000,000</b> Age 18-75	<b>\$750,000</b> Age 76-85

\* Premiums in excess of maximum require prior company approval

- The premium payment may be divided among all interest rate guarantee periods! The minimum payment for each guarantee period is \$1,000.

## Withdrawal Charge

A charge applies only to amounts in excess of the free withdrawal provisions (defined on page 2) and decreases over time based on the number of years since the contract was issued. If applicable, the withdrawal charge is the following percentage applied to the account value withdrawn:

Contract Year	1	2	3	4	5	6	7	Thereafter
Charge	7%	7%	7%	6%	5%	4%	3%	0%

(continued)



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Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

## Withdrawal Charge Waivers

With required prior notification, withdrawal charges may be waived for the following:

- If the owner is totally and permanently disabled anytime before age 65 and, at the time of withdrawal, has been disabled for a continuous period of at least six months<sup>1</sup>
- For required minimum distributions.
- For contract continuation at the death of the annuitant (certain restrictions apply).
- At the death of the annuitant.

## Retirement Plan Availability

This product may be issued as a traditional, Roth and SEP IRA, or to fund a qualified plan.<sup>2,3</sup> This product may also be a suitable option for rollovers from other tax-qualified plans.

## Access for Financial Flexibility (Free Withdrawals)

For financial flexibility, a portion of the account value is available free of withdrawal charges.

- Beginning immediately, up to 10% of the account value may be withdrawn each contract year (noncumulative; \$250 minimum) without incurring a withdrawal charge<sup>4</sup>

## Income Options for Future Security

When you are ready to take your income (annuitize), choose scheduled income payments guaranteed to continue for a lifetime or with a 10-year period certain (single or joint). Other options may be available. Once income options are elected, other features of the annuity, such as cash value and withdrawals, are no longer available. Income payment guarantees are backed by the claims-paying ability of Integrity Life or National Integrity Life.

## No Current Taxes

Interest earnings grow tax deferred until withdrawn, usually at retirement age. The account value grows faster than it would in a currently taxed alternative paying the same rate.<sup>3,4</sup>

## Death Benefit Protection

If the annuitant dies before annuity payments begin, the designated beneficiaries will receive the current account value. The annuity contract allows death benefit proceeds to be paid directly to the named beneficiary, bypassing probate delays, expense and publicity. No withdrawal charge applies at the payment of a death claim.

<sup>1</sup> For Integrity (RI), for hardships such as unemployment, terminal illness and confinement to a nursing home, hospital or long-term care facility.

<sup>2</sup> Qualified plans under Section 401 of the Internal Revenue Code including 401(k), pension and profit-sharing plans.

<sup>3</sup> If you own an annuity through a qualified plan or IRA, no added tax-deferred advantages exist.

<sup>4</sup> Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59 ½ are generally subject to a 10% IRS penalty tax. Withdrawals are treated as income first.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Products are backed by the full financial strength of issuing company. Guarantees are based on the claims-paying ability of the insurer. For AnnuQuest, issuer Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states, except ME, NH and NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Integrity and National Integrity and its agents do not offer legal or tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are calculated at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. AnnuQuest single premium deferred annuity contract series INT-03 0712, NIL-03 0712 and NIL-03 0712 NY Cert.

No bank guarantee

Not a deposit

May lose value

Not FDIC/NCUA insured

Not insured by any federal government agency