

THE 50 BEST ANNUITIES: Guaranteed Income for Life

Whether you want the payouts to start immediately or sometime in the future, these annuities offer income to last as long as you do.

IMMEDIATE-INCOME ANNUITIES

These contracts turn a lump sum into a lifelong guaranteed income that begins right away. Figures assume a \$200,000 investment by a 70-year-old male.

IMMEDIATE "LIFE ONLY" ANNUITIES	Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by Age 90
<i>Pays income for life; if investor dies before principal is paid out, the insurer keeps the remaining principal.</i>	Minnesota Life	A+	\$15,564	7.78%	\$311,280
	▶ Integrity Life	A+	15,308	7.65	306,160
	American National	A	15,108	7.55	302,160
	Symetra Life	A	14,964	7.48	299,280

IMMEDIATE "10-YEAR CERTAIN" ANNUITIES	Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by Age 90
<i>Heirs continue to get paid for 10 years if the investor dies within that period.</i>	▶ Integrity Life	A+	\$14,739	7.37%	\$294,780
	Minnesota Life	A+	14,713	7.36	294,260
	American National	A	14,603	7.30	292,060
	New York Life	A++	14,528	7.26	290,560

IMMEDIATE "CASH INSTALLMENT REFUND" ANNUITIES	Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by Age 90
<i>When an investor dies, any remaining principal is paid out to heirs monthly.</i>	American National	A	\$13,759	6.88%	\$275,180
	▶ National Integrity Life	A+	13,577	6.79	271,540
	Securian Life	A+	13,506	6.75	270,120
	Penn Mutual Life	A+	13,377	6.69	267,540

Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states except 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 companies are members of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state. Single premium immediate annuity contract series contract ICC16 ENT-01 1701 and ENT-01 1701 NY.

An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency