

Fixed Reference Guide

Fixed, Fixed Indexed & Immediate Annuities



MultiVantage®



New Momentum



SPDA Series II



IncomeSource®



Indextra® Series



W&S Financial
Group Distributors

A member of Western & Southern Financial Group

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

Product Overview *Single Premium Deferred Annuity*

Contract Type Owner-driven (death benefit paid on owner's death)

- Contribution Limits
- Initial: \$20,000 minimum (qualified and nonqualified)
 - Additional: N/A; Multiple 1035s accepted prior to issue

Issue Ages 18–89 Owner and annuitant

Contract Size • Maximum: \$1,000,000 without prior company approval (\$750,000 at issue ages 76–89)

Withdrawals

Withdrawal Charge Schedule

Integrity Initial and Renewal GRO (Guaranteed Rate Option) Withdrawal Charge Schedule

GRO Period	1	2	3	4	5	6	7	8	9	10
10-year	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%
7-year	8%	8%	7%	7%	6%	5%	4%			
5-year	8%	8%	7%	7%	6%					
4-year	8%	8%	7%	7%						

National Integrity Initial GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5	6	7
10-year	7%	6%	5%	4%	3%	2%	1%
7-year	7%	6%	5%	4%	3%	2%	1%
5-year	7%	6%	5%	4%	3%		
4-year	7%	6%	5%	4%			

National Integrity Renewal GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5
7-year	5%	4%	3%	2%	1%
5-year	5%	4%	3%	2%	1%
4-year	4%	3%	2%	1%	

Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount. Market value adjustment (MVA) is applied before withdrawal charge.

Free Withdrawals 10% annual (noncumulative); no withdrawal charges or MVA applies to free withdrawals

MVA MVA applies only to withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the interest rates we offer since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO accumulated at the guaranteed minimum interest rate, less transfers, withdrawals, and associated charges. A withdrawal charge may reduce this amount.

Waivers Withdrawals charges and MVA (up and down) may be waived for limited life expectancy; or for confinement to a nursing home, hospital or licensed health care facility, with prior notification! Charges also may be waived for required minimum distributions.

Guaranteed Rate Options²

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 1% first-year interest rate enhancement on all initial GRO options
- 4-, 5-, 7- and 10-year initial GROs with matching withdrawal periods^{3,4,5}
- Transfers allowed only from the 1-year guarantee period
- MVAs apply (exception: 1-year guarantee period)
- Multiple renewal options available on first renewal

Death Benefit

Standard Current account value calculated when death claim is processed

1 Waivers for limited life expectancy and confinement not available in CA.

2 All options may not be available.

3 GROs/guarantee periods are credited with annual effective interest rates, taking into account daily compounding of interest. Funds may be transferred at the end of the guarantee period only (applies to MultiVantage only). Account value must be allocated 100% to one guarantee period at all times (does not apply to New Momentum). For New Momentum only, 10-year GRO not available in OR.

New Momentum *Target Market >* Clients who want a guarantee with flexible premiums.

Product Overview *Flexible Premium Deferred Annuity⁶*

Contract Type Annuitant-driven (death benefit paid on annuitant's death)

- Contribution Limits
- Initial: \$2,000 minimum (qualified); \$5,000 (nonqualified)
 - Additional: \$1,000 minimum (\$100 electronic funds transfer)

Issue Ages Qualified and nonqualified: 18–85 Owner and annuitant

Contract Size • Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)

Withdrawals

Withdrawal Charge Schedule

Integrity

Contribution Year	1	2	3	4	5	6	7	8+
Withdrawal Charge	8%	7%	6%	5%	4%	3%	2%	0%

National Integrity

Contribution Year	1	2	3	4	5	6	7	8+
Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%

The amount of the withdrawal charge is a percentage of each contribution withdrawn and not of the Account Value. The charge varies, depending upon the “age” of the contribution included in the withdrawal - that is, the number of years that have passed since the contribution was made. The oldest contribution is treated as the first withdrawn.

Free Withdrawals 10% annual (noncumulative)

MVA MVA applies only to transfers and withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the interest rates we offer since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO accumulated at the guaranteed minimum interest rate, less transfers, withdrawals, and associated charges. A withdrawal charge may reduce this amount.

Waivers Withdrawal charges and MVA (up or down) may be waived for hardship distributions such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification. Charges also may be waived for required minimum distributions.⁷

Guaranteed Rate Options²

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 0.75% first-year interest rate enhancement on all contributions
- 5-, 6-, 7- and 10-year GROs³
- Quarterly Interest Option (QIO)
- MVAs apply (exception: QIO)

Death Benefit

Standard Current account value calculated when death claim is processed

⁴ Availability of GRO periods subject to age limitations. 10-year GRO not available for renewal with National Integrity contracts. Account value must be at least \$5,000 for GRO renewal election.

⁵ In FL, for age 65 or older at issue, no withdrawal charges are permitted after 10 contract years, therefore GRO renewal options will be limited.

⁶ Single Premium Deferred Annuity in OR.

⁷ Hardship waivers not available in MA and SD. Hardship waiver does not include unemployment in IN, MT, NJ, OR, PA, SC and TX. Waivers applied for disability only in NY.

SPDA Series II *Target Market >*

Clients who want a guarantee with a low single premium and Return of Premium.

Product Overview	Single Premium Deferred Annuity								
Contract Type	Annuitant-driven (death benefit paid on annuitant's death)								
Contribution Limits	<ul style="list-style-type: none"> Initial: \$3,000 minimum (qualified and nonqualified) Additional: N/A; Multiple 1035s accepted first year and considered part of initial contribution 								
Issue Ages	18–85 Owner and annuitant								
Contract Size	<ul style="list-style-type: none"> Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85) 								
Withdrawals									
Withdrawal Charge Schedule	Integrity/National Integrity								
	Contract Year	1	2	3	4	5	6	7	8+
	Withdrawal Charge	7%	7%	7%	6%	5%	4%	3%	0%
	<p>The single contribution (less previous partial withdrawals) is guaranteed to be returned if the contract is surrendered at any time. Withdrawal charges will be waived to the extent that they would conflict with this guarantee. Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount.</p>								
Free Withdrawals	10% annual (noncumulative)								
MVA	N/A								
Waivers	Withdrawal charges may be waived for hardship distributions such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification ⁸ . Charges also may be waived for required minimum distributions.								
Guaranteed Rate Options²									
	<ul style="list-style-type: none"> Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract 1-, 3-, 5- and 7-year initial guarantee periods^{3,9} 1-year recurrent renewal 								
Death Benefit									
Standard	Current account value calculated when death claim is processed								

8 Exceptions apply. See product summary for more details. Disability only in NY. For SPDA Series II only, hardship waivers are not available in MO. Hardship waiver does not include unemployment in IN, PA and WA.
9 7-year guarantee period not available in NY.

Product Overview	<i>Single Premium Immediate Annuity</i>
Contract	Annuitant-based (payments based on the annuitant's life)
Contribution Limits	<ul style="list-style-type: none"> • Issue Ages: 18–95 (Depending on Income Payout Option — see below) • Minimum: \$10,000 (or the amount required to purchase a periodic payment of \$100, whichever is higher) • Maximum: \$1,000,000 without prior company approval (\$500,000 for issue ages 76–85 choosing a life-only payout option or a Temporary Life payout option)
Tax Qualified/ Nonqualified	Both accepted
Tax Status	<ul style="list-style-type: none"> • Taxes owed as payouts are received • Each payout represents a combination of earnings and return of contribution • Only earnings and pre-tax contributions are taxable
Income Payout Options^{2,10,11}	
Guaranteed Period (<i>Fixed Period Certain</i>)	<p>Equal payments for a set period of time</p> <ul style="list-style-type: none"> • Ages 70 and under: issued for periods from 7 to 30 years • Ages 71 and above: issued up to a (maximum) period of years of 100 minus the annuitant's age at issue
Guaranteed Lifetime (<i>Lifetime Payouts, Life with Period Certain, Life with Cash Refund and Life with Installment Refund</i>)	A lifetime income stream, ¹² including one of the following: lifetime; lifetime with a minimum number of years certain; lifetime with a guarantee that at least the single premium will be returned; or lifetime with continuation of guaranteed payments.
Joint Lifetimes	An income stream over the lives of two annuitants. Select either full or reduced income to survivor.
Temporary Life Payouts ¹³	<ul style="list-style-type: none"> • Payouts continue for a specific length of time as long as the annuitant is alive. Payouts stop at the earlier of the end of the specified period or when the annuitant dies.
Increasing Payout Option	Optional benefit provides an annually compounded increase of 1%, 2%, 3%, 4% or 5% in the payout amount. Must be selected at contract issue. (IPO payments are initially lower than a payout option without IPO. IPO payments increase annually and at some point, depending on payout elected and annuitant's longevity, exceed those received under an option without IPO. If annuitant dies prior to life expectancy, a payee may receive less total income with an IPO than without one.)
Commutation Benefit ¹³	<ul style="list-style-type: none"> • Provides a lump-sum payout of the present value of future certain payouts <ul style="list-style-type: none"> ◦ Living annuitant commutation: 10%–90% of the present value (available after first contract year) ◦ Deceased annuitant commutation (death benefit commutation rights) <p>(The commutation option is not available with life only payouts, temporary life payouts, and certain period payouts of less than 10 years.)</p>
Income Payout Frequencies	
	Payouts are made via direct deposit to customer's checking or savings account monthly, quarterly, semiannually or annually.
	<p>10 The amount of the guaranteed income payment is determined by the amount contributed to the annuity and other factors specific to the client's situation. There is no ongoing interest credited to the annuity contract.</p> <p>11 Payout options subject to availability.</p> <p>12 Lifetime-only income payment streams do not provide a benefit to beneficiaries.</p> <p>13 Currently unavailable in NY or OR.</p> <p>An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and cannot be surrendered. Terms selected, such as payout amounts, timing, and the rates, cannot be changed unless commutation is elected. Payouts end at annuitant's death unless certain period or installment refund option elected. Life contingent payout may be less or more than premium based on length of annuitant(s) life.</p>

Indextra® Series (Indextra) *Target Market > Clients who want to participate in gains linked to market advances and protect against losses linked to market declines.*

Product Overview	Single Premium Deferred Fixed Indexed Annuity (Issued by Integrity Life Insurance Company only)											
Contract Type	Owner-driven (death benefit paid on owner's death)											
Contribution Limits	Minimum Premium \$15,000 (qualified and nonqualified)											
Issue Ages	18-85 Owner and annuitant											
Contract Size	Maximum: \$1,000,000 age 18-75, \$750,000 age 76-85											
Withdrawals												
Withdrawal Charge Schedule	A charge applies only to amounts in excess of the free withdrawal amount and decreases over time based on the number of years since the contract was issued. Once elected, the withdrawal charge option cannot be changed. The withdrawal charge is based on the following percentages applied to the withdrawal amount:											
	Index Year	1*	2	3	4	5	6	7**	8	9	10***	11+
	7-year Percentage ¹⁴	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
	10-year Percentage	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Free Withdrawals	Up to 10% of the account value may be withdrawn each index year without incurring a withdrawal charge. ¹⁵											
Waivers	With required prior notification withdrawal charges may be waived for limited life expectancy ^{16,17} or for confinement to a nursing home, hospital or licensed health care facility. ^{16,17} Charges may also be waived for required minimum distributions.											
Investment Options												
	Allocation Options (4 Indexed Interest Options, 1 Fixed Interest Option) ¹⁸ <ul style="list-style-type: none"> • S&P 500® Index, 1-Year Point-to-Point¹⁹ • GS Momentum Builder® Multi-Asset Class Index, 1-, 2- and 3-Year Point-to-Point²⁰ (Custom-designed by Goldman Sachs) • Fixed Interest Option, 1-Year²¹ 											
Death Benefit												
	At the death of the owner during the deferral period, Integrity guarantees that a death benefit equal to the greater of the account value and the Nonforfeiture Value ²² on the date the death benefit is processed will be paid to the designated beneficiary.											
Additional Benefits												
Guaranteed Minimum Account Value Benefit (included with no separate charge)	The 7- and 10-year withdrawal charge periods have an associated guaranteed minimum account value (GMAV) automatically included with no separate charge. At the end of the index year immediately following the withdrawal charge period, we will review the account value. If it is less than the result of the calculation stated below, we will increase the account value equal to that amount. ²³											
	Duration	7 Years				10 Years						
	Guaranteed Enhancement Percentage	107% ²⁴				110% ²⁵						
	The GMAV is the premium, less adjustments for withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage stated above. This benefit applies one time only with any increase applied to the fixed interest option.											
Optional Benefit												
Guaranteed Lifetime Withdrawal Benefit	Indextra's guaranteed lifetime withdrawal benefit (GLWB) is an optional benefit available at issue for an additional charge, provided you (and your covered spouse, if any) are age 45-80. It guarantees payments for the life of the covered person or persons (owner and spouse if the spousal GLWB is elected) regardless of the account value as long as withdrawals are limited to the annual lifetime payout amount. The annual charge is 0.95% for the individual benefit (up to 1.50% maximum). The annual charge for the spousal benefit is the same as for the individual benefit, but that payout amount is 90% of that for the individual benefit.											

* The first "year" of the withdrawal charge period begins at issue, and ends at the end of the first Index Year. Charges apply to full surrenders prior to the sweep date.

** The withdrawal charge period will end on the day before the 7th contract anniversary, regardless of when the 7th Index Year ends.

*** The withdrawal charge period will end on the day before the 10th contract anniversary, regardless of when the 10th Index Year ends.

¹⁴ Election of 7-year withdrawal charge period will reduce one or more of the following: the credited interest rates, participation rates and/or interest rate caps.

¹⁵ Withdrawals of taxable amounts are subject to ordinary income tax, and, before age 59½, generally subject to a 10% IRS penalty tax. Amounts withdrawn from indexed interest options prior to the end of a crediting period will receive no interest for that crediting period.

¹⁶ Not available in CA and CT.

¹⁷ Limited life expectancy waiver available if, after the contract date, the owner is diagnosed as having a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days.

¹⁸ The contract owner will choose one or more of the four allocation options at time of purchase. The contract is credited with the guaranteed minimum interest rate (GMIR) until the sweep date, when the account value will be transferred to the chosen allocation options. At the end of each crediting period, the owner may transfer the account value in that option among the four options. Options may be added or eliminated in the future.



- 19 Interest is determined by a formula that factors in the performance of the S&P 500 during the crediting period, adjusted by a participation rate guaranteed to be no less than 10% and limited to a maximum amount of interest credited by an Interest Rate Cap guaranteed to be no less than 1%.
- 20 Interest is determined by a formula that factors in the performance of the Goldman Sachs Index during the crediting period, adjusted by a Participation Rate guaranteed to be no less than 10%. There is no Interest Rate Cap.
- 21 Interest rates are declared in advance, guaranteed for one Index Year, and will never be less than the 1% GMIR.
- 22 Nonforfeiture value equals 87.5% of your premium minus voluntary reductions (not including withdrawal charges), plus interest credited at 1%.
- 23 Account value may fall below 107% or 110% if interest paid in subsequent years is less than the rider charges taken.
- 24 Applies only to 7-year withdrawal charge period.
- 25 Applies only to 10-year withdrawal charge period.

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This brochure briefly summarizes some of the contract provisions and is not part of the annuity contracts themselves. These annuities have limitations and terms under which the contracts may be discontinued. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity and National Integrity.

If you are investing in an annuity through a tax advantaged retirement plan (such as a 401(k) or IRA), no additional tax advantage or deferral applies from the annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. Western & Southern member companies and their agents do not offer legal or tax advice. Consult your tax advisor for more information. Interest rates are declared by the insurance company 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.

MultiVantage Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC11 INT-16 1112, ICC11 NIL-16 1112, NIL-16 1112 NY R, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider series ICC11 IR.36 1112, ICC11 NR.36 1112, NR.36 1112 NY New Momentum Flexible Premium Deferred Fixed Annuity Contract series INT96 Rev., NIL 04-04-3, NIL-04-04-3 NY Rev. SPDA Series II Single Premium Deferred Fixed Annuity Contract series INT 04-03, NIL 04-03, NIL 03-02-2 NY IncomeSource Single Premium Immediate Annuity Contract series ICC09 ENT-01 0901, ENT-01 0901, ENT-01 0901 NY, Indextra Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406 and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, and ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, and ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, and ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWV 1406.

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