

Fixed Annuities Rate Announcement

Effective 11/1/18
Last Updated 12/1/18

MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	3.35%	2.35%	2.60%
5-year GRO	3.50%	2.50%	2.70%
7-year GRO	3.85%	2.85%	2.99%
10-year GRO	4.00%	3.00%	3.10%
7-year GRO-National ¹	3.75%	2.75%	2.89%
10-year GRO-National ^{1,2}	3.85%	2.85%	2.95%

New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO ³	4.75%		
5-year GRO	3.00%	2.25%	2.40%
6-year GRO	3.05%	2.30%	2.42%
7-year GRO	3.20%	2.45%	2.55%
10-year GRO	3.40%	2.65%	2.72%

SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	3.65%		
3-year	3.55%	2.55%	2.88%
5-year	3.50%	2.50%	2.70%
7-year ⁴	3.35%	2.35%	2.49%

Rate Lock Procedures: For cash with application, the contribution and app must be received in good order within 10 calendar days of the app sign date. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, etc.) must be received in good order within 10 calendar days of app sign date and premium must be received within 60 calendar days of app (or Phase 1 Reg 60 paperwork in NY) sign date. ***If these times are not met, interest rate will be the rate in effect when last required item is received.***

1 7- and 10-year GROs have different rates in National Integrity states.

2 10-year GRO not available at renewal with National Integrity contracts.

3 The .75% rate enhancement in the first year is not provided when participating in the QIO.

Transfers of existing funds or internal conversions of existing Integrity and National Integrity contracts may not be made into the QIO. Integrity and National Integrity retain the right to modify this special. At the end of one year from the deposit date, the QIO interest rate will revert to the then declared rate. Reduced commission on funds deposited into the QIO account applies during this special rate offer.

4 7-year guarantee period not available in New York.



**W&S Financial
Group Distributors**

A member of Western & Southern Financial Group

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

Fixed Annuities Rate Announcement (*continued*)

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Momentum Advantage® – Single Premium Deferred Annuity⁵			
	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO⁶	3.10%	2.35%	2.53%
5-year GRO⁶	3.25%	2.50%	2.65%
7-year GRO	3.60%	2.85%	2.95%
10-year GRO	3.75%	3.00%	3.07%
7-year GRO-National	3.50%	2.75%	2.85%
10-year GRO-National	3.60%	2.85%	2.92%

⁵ Renewals only beginning 1/31/12.

⁶ Momentum Advantage 4- and 5-year GROs are not available in New York.

Integrity Life Insurance Company and National Integrity Life Insurance Company guarantees a 1.50% minimum interest rate as defined in the contract (1.35% in Washington for SPDA Series II). Rates are subject to change. Contact the Sales Desk for current rate information.

Payments 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. **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 are members of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state and by product. Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series number ICC17 INT-16 1701 and NIL-16 1701 NY R1. Flexible Premium Deferred Fixed Annuity series number INT96 Rev., NIL 04-04-3 and NIL-04-04-3 NY Rev. Single Premium Deferred Fixed Annuity Contract series number INT 04-03, NIL 04-03 and NIL 03-02-2 NY. Single Premium Deferred Annuity INT 01-04, NIL 01-02 NY and NIL 01-02-3 NY.

Annuity Products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.

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