As you consider this Nonqualified Extended Annuity Program, please keep in mind the following important tax information.

****PLEASE READ CAREFULLY BEFORE YOU SIGN****

STATEMENT OF UNDERSTANDING

I understand that I am purchasing an annuity contract for the purpose of participating in the Extended Annuity Program (Program) offered by Integrity Life Insurance Company (Integrity). The Program allows payment of death benefit proceeds from an annuity, and the federal income tax owed on those proceeds, to be extended over my life expectancy. (Program rules are summarized on page 2.)

I understand that the Internal Revenue Service (IRS) has not reviewed or approved this Program and Integrity does not guarantee that payments from the contract will qualify for the tax treatment being applied.

I understand that I am responsible for seeking my own independent tax counsel and advice.

I understand that Integrity does not intend for any material, including annuity contracts, it provides to customers or potential customers to be used, and in fact it prohibits the use of such material, for the purpose of evading federal, state and local taxes and penalties.

I understand that the annuity contract I am purchasing provides certain rights to me as owner and upon my death, to my named beneficiaries. I also understand that the exercise of some of those rights may result in adverse tax consequences due to the tax law restrictions associated with the Program.

In particular, the contract provides the following terms and rights, which if exercised may result in adverse tax consequences, which may include interest and penalties:

1. A free look period, during which I can cancel the contract and have my proceeds returned to me.
2. The right to name a joint owner and a contingent annuitant.
3. The right to make additional contributions within the first year.
4. The right to take partial withdrawals of my account value, in addition to my required distribution amount under the Program.
5. The right to surrender the contract and receive the surrender value.
6. The right to transfer ownership or assign the contract.
7. The right of my spouse, if named as my sole owner’s and annuitant’s beneficiary, to continue the contract in lieu of receiving the death benefit payable under the contract.
8. The right of my beneficiary to receive a death benefit via an extended contract, as described in the contract.
9. The requirement that if I live to the Maximum Retirement Date (stated in your contract), I must take a lump sum withdrawal or annuitize the contract.

I also understand that the contract has withdrawal charges and may also have a market value adjustment, which apply to a full surrender and any partial withdrawal greater than the free withdrawal amount stated in the contract, even if the withdrawal is for the required distribution amount. I understand that if I surrender the contract or take a partial withdrawal greater than the free withdrawal amount while withdrawal charges are in effect, I will pay the withdrawal charges to Integrity.
PROGRAM RULES

I understand that if I fail to meet the terms and conditions of the Program at any time, I may incur adverse tax consequences, which may include interest and penalties.

1. I must be the owner and annuitant of the contract; no joint owner or contingent annuitant may be named.

2. No additional contribution can be made to this contract.

3. The withdrawals I take from the contract must be made over my life expectancy, as determined by IRS tables.

4. I must take only my required distribution amount each calendar year.

5. My payments will be taxed as amounts received as an annuity, which means the gain in the contract will be spread over the number of periodic payments made over my life expectancy.

6. My first payment must be distributed to me on or before the first anniversary of the deceased contract owner’s date of death.

7. I must make my election to receive an extended payout of the death benefit proceeds within 60 days of the time the benefit was payable to me.

8. Upon my death, my beneficiary may receive any remaining distributions in a lump sum or may continue the distributions over my previously determined life expectancy.

9. I cannot transfer or assign the contract.

I understand that Integrity will calculate a distribution amount and distribute that amount to me. However, I agree that I am responsible for taking the correct amount from my contract each year and that Integrity is not responsible for my tax liability, interest or penalties.

I understand and agree that Integrity does not provide tax or legal advice and that tax laws may change. I acknowledge that I am responsible for all tax consequences resulting from my decision to establish or continue an annuity contract at Integrity Life Insurance Company.

By signing this Statement of Understanding, I acknowledge that I have read and understand all of the rules and information provided above.

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<tr>
<th>Owner Signature</th>
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<tr>
<td>Agent Signature</td>
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