

# Indextra® Series - Single Premium Deferred Fixed Indexed Annuity Rate Announcement

Effective 4/15/18  
Last Updated 4/15/18

Allocation Option	7-Year Withdrawal Charge Period		10-Year Withdrawal Charge Period	
	Interest Rate Cap/ Interest Rate	Participation Rate	Interest Rate Cap/ Interest Rate	Participation Rate
GS Momentum Builder® Multi-Asset Class Index, 3-Year Point-to-Point**	No Cap	120%	No Cap	125%
GS Momentum Builder® Multi-Asset Class Index, 2-Year Point-to-Point	No Cap	105%	No Cap	110%
GS Momentum Builder® Multi-Asset Class Index, 1-Year Point-to-Point	No Cap	70%	No Cap	75%
J.P. Morgan Strategic Balanced <sup>SM</sup> Index, 3-Year Point-to-Point	No Cap	100%	No Cap	105%
J.P. Morgan Strategic Balanced <sup>SM</sup> Index, 2-Year Point-to-Point	No Cap	82%	No Cap	85%
J.P. Morgan Strategic Balanced <sup>SM</sup> Index, 1-Year Point-to-Point	No Cap	57%	No Cap	60%
S&P 500® Index 1-Year Point-to-Point	4.00%	100%	4.25%	100%
Fixed Interest Option, 1-Year	2.10%	n/a	2.15%	n/a

\*\*GS Momentum Builder® Multi-Asset Class Index, 3-Year Point-to-Point Index Return Example

Hypothetical 3-Year Index Return <sup>1</sup>		Participation Rate <sup>2</sup>		Hypothetical 3-Year Credited Rate
10%	X	125%	=	12.50%

<sup>1</sup> Measured on the first and last day of a 3-year crediting period.

<sup>2</sup> Assumes election of the 10-year withdrawal charge period.

*This rate sheet provided courtesy of:  
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Interest rate caps, participation rates and interest rates are subject to change.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps and participation rates in effect on the app sign date:

- For cash with application, the premium 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, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the app sign date and all premium must be received within 60 calendar days of the app sign date.

If these deadlines are not met, the interest rates, interest rate caps and participation rates will be those in effect on the contract's sweep date.

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Issuer: Integrity Life Insurance Company

## Indextra® Series - Single Premium Deferred Fixed Indexed Annuity Rate Announcement (contd.)

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# Fixed Annuities Rate Announcement

Effective 4/1/18  
Last Updated 4/1/18

## Multivantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	2.80%	1.80%	2.05%
5-year GRO	3.05%	2.05%	2.25%
7-year GRO	3.45%	2.45%	2.59%
10-year GRO	3.65%	2.65%	2.75%
7-year GRO-National <sup>1</sup>	3.35%	2.35%	2.49%
10-year GRO-National <sup>1,2</sup>	3.50%	2.50%	2.60%

## New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO <sup>3</sup>	4.25%		
5-year GRO	2.65%	1.90%	2.05%
6-year GRO	2.75%	2.00%	2.12%
7-year GRO	2.85%	2.10%	2.20%
10-year GRO	3.05%	2.30%	2.37%

## SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	3.30%		
3-year	3.20%	2.20%	2.53%
5-year	3.15%	2.15%	2.35%
7-year <sup>4</sup>	3.00%	2.00%	2.14%

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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.



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# Fixed Annuities Rate Announcement (continued)

Effective 4/1/18  
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<b>Momentum Advantage® – Single Premium Deferred Annuity<sup>5</sup></b>			
	<b>First-Year Rate</b>	<b>Rate for Remainder of Guarantee Period</b>	<b>Average Annual Rate</b>
<b>4-year GRO<sup>6</sup></b>	2.55%	1.80%	1.98%
<b>5-year GRO<sup>6</sup></b>	2.80%	2.05%	2.20%
<b>7-year GRO</b>	3.20%	2.45%	2.55%
<b>10-year GRO</b>	3.40%	2.65%	2.72%
<b>7-year GRO-National</b>	3.10%	2.35%	2.45%
<b>10-year GRO-National</b>	3.25%	2.50%	2.57%

<sup>5</sup> Renewals only beginning 1/31/12.

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

Rates are subject to change.

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Page 2 of 2