

Indextra® Series

Single Premium Deferred Fixed Indexed Annuity

Effective 03/15/20
Last Updated 03/15/20

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	60%	No Cap	65%
2-Year Point-to-Point	No Cap	50%	No Cap	50%
1-Year Point-to-Point	No Cap	35%	No Cap	35%
J.P. Morgan Strategic BalancedSM Index				
3-Year Point-to-Point	No Cap	50%	No Cap	52%
2-Year Point-to-Point	No Cap	45%	No Cap	45%
1-Year Point-to-Point	No Cap	32%	No Cap	32%
S&P 500® Index				
1-Year Point-to-Point	3.25%	100%	3.25%	100%
Fixed Interest Option				
1-Year	1.05%	n/a	1.05%	n/a

How to Calculate the Interest Crediting Using a Participation Rate

Hypothetical 3-Year Index Return ¹		Participation Rate ²	=	Credited Rate
10%	X	65%		6.50%

Interest rate caps, participation rates and interest rates are subject to change. The guarantee minimum interest rate for the Fixed Interest Option is 1.00%.

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.

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

² Assumes election of the 10-year withdrawal charge period of the GS Momentum Builder® Multi-Asset Class Index, 3-Year Point-to-Point.

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Issuer: Integrity Life Insurance Company

Fixed Annuities Rate Announcement

Effective 03/01/20
Last Updated 03/01/20

MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	2.20%	1.20%	1.45%
5-year GRO	2.15%	1.15%	1.35%
7-year GRO	2.15%	1.15%	1.29%
10-year GRO	2.25%	1.25%	1.35%

MultiVantage® – Single Premium Deferred Annuity – National Integrity – NY Only

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	2.20%	1.20%	1.45%
5-year GRO	2.15%	1.15%	1.35%
7-year GRO	2.05%	1.05%	1.19%
10-year GRO ¹	2.10%	1.10%	1.20%

New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO ²	3.50%		
5-year GRO	1.75%	1.00%	1.15%
6-year GRO	1.75%	1.00%	1.12%
7-year GRO	1.75%	1.00%	1.10%
10-year GRO	1.75%	1.00%	1.07%

SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	2.10%		
3-year	2.05%	1.05%	1.38%
5-year	2.00%	1.00%	1.20%
7-year ³	2.00%	1.00%	1.14%

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. Additional contributions from 1035 exchanges/qualified transfers have a 60 day rate lock based on the paperwork sign date (Phase 1 Regulation 60 sign date in New York). Interest rates for additional cash contributions and for 1035 exchanges/qualified transfers beyond 60 days will be based on the date of receipt. *If these times are not met, interest rate will be the rate in effect when last required item is received.*

1 10-year GRO not available at renewal with National Integrity contracts.

2 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.

3 7-year guarantee period not available in New York.



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

Fixed Annuities Rate Announcement (continued)

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Momentum Advantage® – Single Premium Deferred Annuity⁴			
	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	1.95%	1.20%	1.38%
5-year GRO	1.90%	1.15%	1.30%
7-year GRO	1.90%	1.15%	1.25%
10-year GRO	2.00%	1.25%	1.32%
Momentum Advantage® – Single Premium Deferred Annuity⁴ - National Integrity			
	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO⁵	1.95%	1.20%	1.38%
5-year GRO⁵	1.90%	1.15%	1.30%
7-year GRO	1.80%	1.05%	1.15%
10-year GRO	1.85%	1.10%	1.17%

⁴ Renewals only beginning 1/31/12.

⁵ 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 1.00% minimum interest rate as defined in the contract. Rates are subject to change and may be different on older contracts with different guaranteed minimum interest rates. 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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