New Momentum Product Summary

Issuer
New Momentum flexible premium deferred annuity is issued by Integrity Life Insurance Company, Cincinnati, Ohio, and National Integrity Life Insurance Company, Goshen, New York.

Annuitant Issue Age
Nonqualified and tax qualified: 0–85

Retirement Plans
Traditional and Roth IRAs are available. This product may be a suitable option for rollovers from KEOGH, 401(k), SEP or other tax-qualified plans. Different rules apply for tax-qualified plans. Consult your plan administrator or tax advisor for details.

Contributions

<table>
<thead>
<tr>
<th>Minimum Initial Contribution</th>
<th>Minimum Additional Contribution</th>
<th>Maximum Contribution*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 min. (qualified)</td>
<td>$1,000 min. ($100 electronic funds transfer)</td>
<td>$1,000,000 Age 0–75</td>
</tr>
<tr>
<td>$5,000 (nonqualified)</td>
<td></td>
<td>$500,000 Age 75–85</td>
</tr>
</tbody>
</table>

* Contributions in excess of maximum require prior company approval.

Withdrawal Charge

Integrity

<table>
<thead>
<tr>
<th>Contribution Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>Thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Charge</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>0%</td>
</tr>
</tbody>
</table>

National Integrity

<table>
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<tr>
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Guaranteed Rate Options

Initial fixed interest Guaranteed Rate Option (GRO) periods of 5, 6, 7 and 10 years (subject to minimum interest rate) available with a first-year enhancement of 0.75% on all contributions. After the first year, the initial rate less 0.75% is guaranteed for the remaining GRO period. A Quarterly Interest Option (QIO) guarantees a fixed rate of interest declared quarterly. Renewal GROs may change.

A withdrawal charge applies to amounts over the free withdrawal amount and decreases over time based on the number of years that have elapsed since the contribution was received. The withdrawal charge will be the percentages of the applicable withdrawal amount at left.

1 Single premium deferred annuity in Oregon.
2 GROs are credited with annual effective interest rates, taking into account daily compounding of interest.
3 10-year GRO not available in Oregon.

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

CF-08-50000-1207
Access
Up to 10% of account value (noncumulative) may be withdrawn each contract year without a withdrawal charge or market value adjustment. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, generally subject to a 10% IRS penalty tax. The $300 minimum withdrawal amount is reduced to $100 if taken through a systematic withdrawal program that is available free of charge.

Market Value Adjustment (MVA)
An MVA applies only to transfers and withdrawals from a GRO before the end of the guarantee period. It reflects the impact of any change in interest rates we offer on this product from the time the guarantee period was selected. Generally, if interest rates increased since the time of your contribution, the MVA reduces the GRO value distributed. That means less money to you. On the other hand, if interest rates we offer decreased since the time of your contribution, the MVA increases the GRO value distributed. That means more money to you.

Note that no MVA applies to transfers during the last 30 days of the GRO period. It does apply at all other times including withdrawals in excess of the penalty-free amount.

The MVA will not result in a return of less than the contribution to the GRO, less transfers, withdrawals and associated charges, plus the minimum interest guaranteed on the contract. Withdrawal charges may reduce this amount.

Withdrawal Charge Waivers
Provided Integrity and National Integrity receive prior required notification, withdrawal charges and MVA may be waived for hardship distributions. Eligible hardships include disability (National Integrity only) or unemployment, terminal illness and medical care including nursing home, hospital and long-term care facility confinement (Integrity only). Similarly, required minimum distributions also may qualify for waivers.

Transfers
Transfers can be made to other New Momentum GROs and quarterly interest option at the end of the guarantee period. No MVA applies on transfers from GROs 30 days prior to the end of the current guarantee period. If you do not choose a new guarantee period, your guarantee will renew at the same initial duration, if available. Minimum transfer amount: $1,000.

Death Benefit
• During the accumulation period, your beneficiary receives the current account value calculated at the time that proof of death is received.
• Your annuity contract pays death benefit proceeds directly to the named beneficiary without the delay, expense and publicity of probate.