

# SPDA Series II

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*Single Premium Deferred Annuity*



RISK MANAGEMENT FINANCIAL SOLUTIONS



**W&S Financial  
Group Distributors**

A member of Western & Southern Financial Group

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**Issuers: Integrity Life Insurance Company  
National Integrity Life Insurance Company**

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CF-09-30000-1203

## Secure Your Future

*Dream of a relaxing retirement.*

*Dream of a comfortable lifestyle.*

*Dream of a secure financial future.*

But don't just dream it. Put your plans into action with a strategy you believe in from a provider who gives you confidence.

Learn more about the SPDA Series II single premium deferred annuity from Integrity Life Insurance Company and National Integrity Life Insurance Company. Discover how to turn your dreams into reality.



SPDA Series II is a single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, Ohio, and National Integrity Life Insurance Company, Goshen, New York. Both are members of Western & Southern Financial Group. SPDA Series II helps you advance toward your wealth-building goals with tax-deferred growth and guaranteed retirement income.

Achieving your desired retirement depends on capitalizing on what you can control. SPDA Series II can guarantee a stream of retirement income to help you maintain a comfortable lifestyle for the rest of your life. Consider the following annuity advantages of SPDA Series II as you act to secure your financial future:

- Tax deferral
- Safety of principal
- Lifetime income stream
- After-tax contributions

*A comfortable retirement is the result of careful planning and skilled execution.*

# Tax-Deferral

## The Power of Tax-Deferral

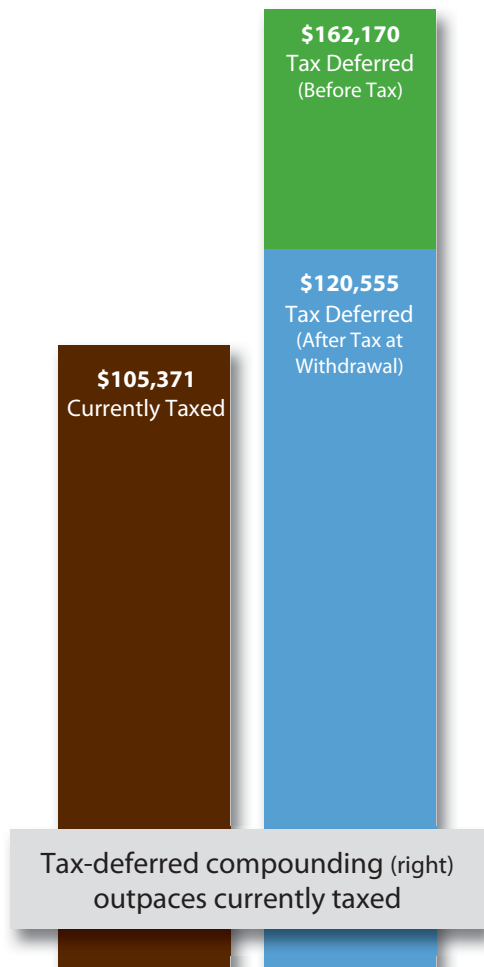
Your earnings grow tax deferred in SPDA Series II. Tax deferral means your money grows without paying current taxes. So your money grows faster than in a currently taxed alternative paying the same rate.

Because taxes are not owed until you begin receiving interest income, you gain more control over when you pay taxes. Moreover, you may be in a much lower tax bracket when you begin withdrawing earnings.

Learn about the power of tax deferral. What matters most isn't how much you earn, it's how much you keep after taxes.

The hypothetical illustration at right assumes a \$50,000 lump-sum investment compounding without withdrawals for a 30-year period. A hypothetical 4% rate of return is used for illustrative purposes only. Hypothetical returns neither predict nor project actual performance of any product or investment option. A combined federal and state tax rate of 37.1% (33% federal, 4.1% state) is assumed. Your actual tax rate may differ. There is a 10% federal tax penalty for annuity withdrawals before age 59½. Charges and fees of the tax-deferred product are not included. If they were, results would be lower. Lower tax rates on capital gains and dividends would make the return of the taxable investment more favorable, thereby reducing the difference in the performance between the accounts shown. Consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision as these may further impact the results of the comparison. Tax rates and tax treatment of earnings may impact comparative results.

## Tax-Deferred Money Grows Faster for Your Retirement



## Additional Advantages

### Safety of Principal

SPDA Series II provides you a fixed rate of return. You select the interest rate and time period option that best suits your needs.

### Lifetime Income Stream

Three of four annuity owners say they intend to use their contract value for retirement income!<sup>1</sup> SPDA Series II offers retirement income options that can last up to a lifetime. The security of knowing you cannot outlive your income is a critical component of retirement planning, given today's longer life expectancies.

### After-Tax Contributions

Some retirement plans have annual limits on contributions. Provided SPDA Series II is not part of a tax-qualified plan, there are no limits to the contributions you can make. That's especially important if you already maximize your qualified plan contributions or are making up for lost time in building your retirement assets.

### No Sales Charge

Your money goes to work for you immediately. If you make a withdrawal in the early years, however, a withdrawal charge as well as tax consequences may apply. Consult your contract for details.

### Easy Access

You may withdraw up to 10% of your account value annually without a charge. More may be available based on certain life events. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, are generally subject to a 10% IRS penalty tax.

### Death Benefit

SPDA Series II helps protect the future well-being of your loved ones. That may mean your beneficiary receives the greater of your contribution (minus withdrawals) or current account value.

### SPDA Series II Confidence

You may own your annuity for many years. Put your confidence in an insurance company that will be there when you require retirement income.

<sup>1</sup> 2009 Gallup Survey of Owners of Nonqualified Annuity Contracts, Sept. 2009.

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Integrity operates in DC and all states except ME, NH, NY and VT where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Payment 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. Products are backed by the full financial strength of Integrity and National Integrity.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. An MVA applies to early transfers, withdrawals and annuitizations, if applicable. Western & Southern member companies do not offer tax advice. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. Contract series INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 NY.

<b>No bank guarantee</b>	<b>Not a deposit</b>	<b>May lose value</b>
<b>Not FDIC/ NCUA insured</b>	<b>Not insured by any federal government agency</b>	

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## Western & Southern: Our Strength. Your Future.

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. We are a *Fortune* 500 company (*FORTUNE* magazine, May 2011). Our financial strength continues to be the cornerstone of our success. We are proud of our top-tier industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.