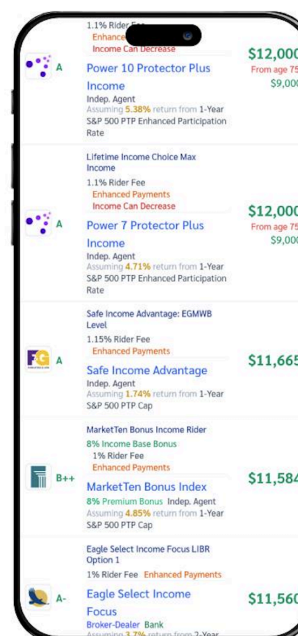




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*Fixed & Immediate Annuity*  
**REFERENCE GUIDE**

IncomeSource®

MultiVantage<sup>SM</sup>

New Momentum

SPDA Series II



**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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# MultiVantage<sup>SM</sup>

## Product Overview *Single Premium Deferred Annuity*

Contract Type Owner-driven (death benefit paid on owner's death)

- Contribution Limits
- Initial: \$20,000 minimum
  - Additional: N/A; Multiple 1035s accepted prior to issue

Issue Ages Nonqualified and tax qualified: 0–89

- Contract Size
- Maximum: \$1,000,000 without prior company approval (\$750,000 at issue ages 76–89)

## Withdrawals

Withdrawal Charge Schedule

### Integrity Initial and Renewal GRO Withdrawal Charge Schedule

GRO* Period	1	2	3	4	5	6	7	8	9	10
10-year	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%
7-year	8%	8%	7%	7%	6%	5%	4%			
5-year	8%	8%	7%	7%	6%					
4-year	8%	8%	7%	7%						

### National Integrity Initial GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5	6	7
10-year	7%	6%	5%	4%	3%	2%	1%
7-year	7%	6%	5%	4%	3%	2%	1%
5-year	7%	6%	5%	4%	3%		
4-year	7%	6%	5%	4%			

### National Integrity Renewal GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5
7-year	5%	4%	3%	2%	1%
5-year	5%	4%	3%	2%	1%
4-year	4%	3%	2%	1%	

Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount. Market value adjustment (MVA) applies before withdrawal charge.

Free Withdrawals 10% annual (noncumulative)

MVA MVA applies only to withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the interest rates since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO, less withdrawals and associated charges, plus the minimum guaranteed interest. A withdrawal charge may reduce this amount.

Waivers Withdrawals charges and MVA (up and down) may be waived for limited life expectancy; or for confinement to a nursing home, hospital or licensed health care facility, with prior notification<sup>1</sup>. Charges also may be waived for required minimum distributions.

## Guaranteed Rate Options (GRO)

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 1% first-year interest rate enhancement on all initial GRO options
- 4-, 5-, 7- and 10-year initial GROs with matching withdrawal periods<sup>2,3,4</sup>
- Transfers allowed only from the 1-year guarantee period
- MVAs apply (exception: 1-year guarantee period)
- Multiple renewal options available on first renewal

## Death Benefit

Standard Current account value calculated when death claim is processed

\* Guaranteed Rate Option.

1 Waivers for limited life expectancy and confinement not available in California.

2 GROs/guarantee periods are credited with annual effective interest rates, taking into account daily compounding of interest. Funds may be transferred at the end of the guarantee period only (applies to MultiVantage only). Account value must be allocated 100% to one guarantee period at all times (does not apply to New Momentum).

# New Momentum

## Flexible Premium Deferred Annuity

Annuitant-driven (death benefit paid on annuitant's death)

- Initial: \$2,000 minimum (qualified); \$5,000 (nonqualified)
- Additional: \$1,000 minimum (\$100 electronic funds transfer)

Nonqualified and tax qualified: 0–85

- Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)

### Integrity

Contribution Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	8%	7%	6%	5%	4%	3%	2%	0%

### National Integrity

Contribution Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%

Charges are contribution based and imposed on the amount withdrawn in excess of the annual free withdrawal amount.

10% annual (noncumulative)

MVA applies only to transfers and withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the MVA rates since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO, less transfers, withdrawals and associated withdrawal charges, plus the minimum guaranteed interest. A withdrawal charge may reduce this amount.

Withdrawal charges and MVA (up or down) may be waived for hardship distributions such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification<sup>4</sup>. Charges also may be waived for required minimum distributions.

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 0.75% first-year interest rate enhancement on all contributions
- 2-, 3-, 5-, 6-, 7- and 10-year GROs<sup>2</sup>
- Quarterly Interest Option (QIO)
- MVAs apply (exception: QIO)

Current account value calculated when death claim is processed

<sup>3</sup> Availability of GRO periods subject to age limitations. 10-year GRO not available for renewal with National Integrity contracts. Account value must be at least \$5,000 for GRO renewal election.

<sup>4</sup> In FL, for age 65 or older at issue, no withdrawal charges are permitted after 10 contract years, therefore GRO renewal options will be limited.

# SPDA Series II

## Single Premium Deferred Annuity

Annuitant-driven (death benefit paid on annuitant's death)

- Initial: \$3,000 minimum
- Additional: N/A; Multiple 1035s accepted first year and considered part of initial contribution

Nonqualified and tax qualified: 0–85

- Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)

### Integrity/National Integrity

Contract Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	7%	7%	7%	6%	5%	4%	3%	0%

The single contribution (less previous partial withdrawals) is guaranteed to be returned if the contract is surrendered at any time. Withdrawal charges will be waived to the extent that they would conflict with this guarantee. Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount.

10% annual (noncumulative)

N/A

Withdrawal charges may be waived for hardship distributions such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility), with prior notification<sup>5</sup>. Charges also may be waived for required minimum distributions.

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 1-, 3-, 5- and 7-year initial guarantee periods<sup>2,6</sup>
- 1-year recurrent renewal

Current account value calculated when death claim is processed

<sup>5</sup> Exceptions apply. See product summary for more details. Disability only for National Integrity states (ME, NH, NY and VT).

<sup>6</sup> 7-year guarantee period not available in NY.

# IncomeSource®

<b>Product Overview</b>	<i>Single Premium Immediate Annuity</i>
Contract Type	Annuitant-driven (benefits based on the annuitant's life)
Contribution Limits	<ul style="list-style-type: none"> <li>• Issue Ages: 0–95 (Depending on Income Payout Option — see below)</li> <li>• Minimum: \$10,000 (or the amount required to purchase a monthly income payment of \$100, whichever is higher)</li> <li>• Maximum: \$1,000,000 without prior company approval (\$500,000 for issue ages 76–85 choosing a life-contingent payout option or a Temporary Life payout option)</li> </ul>
Tax Qualified/Nonqualified	Both accepted
Tax Status	<ul style="list-style-type: none"> <li>• Taxes owed as payouts are received</li> <li>• Each payout represents a combination of earnings and return of contribution</li> <li>• Only earnings and pre-tax contributions are taxable</li> </ul>
<b>Income Payout Options<sup>7,8</sup></b>	
Guaranteed Period ( <i>Fixed Period Certain</i> )	Equal payments for a set period of time <ul style="list-style-type: none"> <li>• Ages 70 and under: issued for periods from 7 to 30 years</li> <li>• Ages 71 and above: issued up to a (maximum) period of years of 100 minus the annuitant's age at issue</li> </ul>
Guaranteed Lifetime ( <i>Lifetime Payouts, Life with Period Certain, Life with Cash Refund and Life with Installment Refund</i> )	A lifetime income stream, <sup>9</sup> including lifetime, lifetime with a minimum number of years certain, lifetime with a money-back guarantee that at least the single premium will be returned and lifetime with continuation of guaranteed payments. <ul style="list-style-type: none"> <li>• Issue ages: 0–85</li> </ul>
Joint Lifetimes	An income stream over the lives of two annuitants. Select either full or reduced income to survivor.
Temporary Life Payouts <sup>10</sup>	<ul style="list-style-type: none"> <li>• Payouts continue for a specific length of time as long as the annuitant is alive. Payouts stop at the earlier of the end of the specified period or when the annuitant dies.</li> </ul>
Increasing Payout Option	Optional benefit provides an annually compounded increase of 1%, 2%, 3%, 4% or 5% in the payout amount. Must be selected at contract issue.
Commutation Benefit <sup>10</sup>	<ul style="list-style-type: none"> <li>• Provides a lump-sum payout of the present value of future certain payouts               <ul style="list-style-type: none"> <li>◦ Living annuitant commutation: 10%–90% of the present value (available after first contract year)</li> <li>◦ Deceased annuitant commutation (death benefit commutation rights)</li> </ul> </li> </ul>
<b>Income Payout Frequencies</b>	
	Payouts are made via direct deposit to customer's checking or savings account monthly, quarterly, semiannually or annually.

7 The amount of the guaranteed income payment is determined by the amount contributed to the annuity and other factors specific to the client's situation. There is no ongoing interest credited to the annuity contract.

8 Payout options subject to availability.

9 Lifetime-only income payment streams do not provide a benefit to survivors.

10 Commutation only available with payout options containing a period certain component of 10 years or more and on all life contingent contracts except life only and temporary life. Commutation not available in all states.

An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and cannot be surrendered. Terms selected, such as payout amounts, timing, and the rates, cannot be changed unless commutation is elected. Payouts end at annuitant death unless certain period or installment refund option elected. Life contingent payout may be less or more than premium based on length of annuitant(s) life.

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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.

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.

This brochure briefly summarizes some of the contract provisions and is not part of the annuity contracts themselves. These annuities have limitations and terms under which the contracts may be discontinued.

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 premium 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. Western & Southern member companies do not offer tax advice. Consult your tax advisor for more information. 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 ICC09 ENT-01 0901, ICC09 ER.01 0901, ICC09 ER.02 0901, ICC09 EE.01 0901, ICC09 EE.02 0901, ICC09 EE.03 0901, ENT-01 0901, ER.01 0901, ER.02 0901, INT-10 0606, INT-11 0606, INT-10 DBV 0606, INT-10 NDBV 0606, INT-11 DBV 0606, INT-11 NDBV 0606, IR.07 0606, IR.08 0606, IR.07-1 0606, IR.08-1 0606, IE.10 0606, IE.11 0606, IE.12 0606, IE.13 0606, IE.14 0606, INT-16 1112, ICC11 INT-16 1112, IR.36 1112, ICC11 IR.36 1112, ICC11 NIL-16 1112, NR.36 1112, ICC11 NR.36 1112, NIL-16 1112 NY, NI.36 1112 NY, INT96 Rev., INT96 FRL, INT95, INT94, INT96 (NM2), INT 03-09 A, INT 03-09B, 11960CNQ-I-OR, INT 05-09, NIL 04-04 NY, NIL 04-04-3 NY, INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 NY.

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