

# Fixed Annuities Rate Announcement

Effective 7/1/15  
Last Updated 11/1/15

## MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	2.00%	1.00%	1.25%
5-year GRO	2.45%	1.45%	1.65%
7-year GRO	3.10%	2.10%	2.24%
10-year GRO	3.50%	2.50%	2.60%
7-year GRO-National <sup>1</sup>	3.00%	2.00%	2.14%
10-year GRO-National <sup>1,2</sup>	3.35%	2.35%	2.45%

## New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO <sup>3</sup>	2.75%		
5-year GRO	2.05%	1.30%	1.45%
6-year GRO	2.25%	1.50%	1.62%
7-year GRO	2.50%	1.75%	1.85%
10-year GRO	2.85%	2.10%	2.17%

## SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	2.80%		
3-year	2.70%	1.70%	2.03%
5-year	2.55%	1.55%	1.75%
7-year <sup>4</sup>	2.35%	1.35%	1.49%

*This rate sheet provided courtesy of:  
Your W&S Financial Group Distributors Representative  
Visit us at [WSFinancialPartners.com/contactus](http://WSFinancialPartners.com/contactus)*

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% GRO 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.



**W&S Financial  
Group Distributors**

A member of Western & Southern Financial Group

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

# Fixed Annuities Rate Announcement *(continued)*

Effective 7/1/15  
Last Updated 11/1/15

<b>Momentum Advantage<sup>®</sup> – 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>	1.75%	1.00%	1.18%
<b>5-year GRO<sup>6</sup></b>	2.20%	1.45%	1.60%
<b>7-year GRO</b>	2.85%	2.10%	2.20%
<b>10-year GRO</b>	3.25%	2.50%	2.57%
<b>7-year GRO-National</b>	2.75%	2.00%	2.10%
<b>10-year GRO-National</b>	3.10%	2.35%	2.42%

<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.

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. Annuities are issued by **Integrity Life Insurance Company**, Cincinnati, OH or **National Integrity Life Insurance Company**, Greenwich, NY. Integrity operates in DC and all states, except ME, NH, NY and VT, where National Integrity 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. Contract series INT-16 1112, IR.36 1112, ICC11 INT-16 1112, ICC11 IR.36 1112, ICC11 NIL-16 1112, ICC11 NR.36 1112, NIL-16 1112 NY, NR.36 1112 NY, INT 01-04, INT 01-04 -1, INT 01-04 MSP, I.01-03, I.03-03, INT 01-04-E and I.01-04-1, NIL 01-2 NY, NIL 01-02-3 NY, INT96 Rev., INT96 FRL, INT96 (NM2), INT95, INT94, INT 03-09 A, INT 03-09B, INT 05-09, 11960CNQ-I-OR, NIL 04-04 NY, NIL04-04-3 NY, INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 NY.

© 2015 Western & Southern Financial Group. All rights reserved.