

# Indextra® Series

## Fixed Indexed Annuity



### Product Overview



Issuer: Integrity Life Insurance Company

# Consider a Path for Retirement



# Indextra® Series Fixed Indexed Annuity

Do you seek confidence in the progress of your retirement savings efforts? Do you seek certainty in the prospect that you can receive income for as long as you live? Do you seek both?

**Consider a path for future wealth building backed by the assurance of solid protection.**

The Indextra Series of products (Indextra) is issued by Integrity Life Insurance Company (Integrity Life). It is a single premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measure how markets or parts of markets perform.

## Choice and Potential Come Together

Choice provides the opportunity to shape your future. Potential offers avenues for your efforts — without being invested in the market.

Indextra gives you both **choice** and **potential** ... in one insured vehicle that helps ready a path to the future.

## Growth potential comes in eight interest crediting choices:

- An indexed interest option with interest determined in part by positive change in the S&P 500® Index (and with downside protection from negative change) over the crediting period
- Six indexed interest options with interest determined in part by positive changes to proprietary multi-asset-class indexes (and with downside protection from negative change) over the crediting period
- A fixed interest option with a declared interest rate guaranteed by Integrity Life

The Indexed Interest Options have a guaranteed interest rate that will never be less than 0%, even if the index(es) goes down.

Allocate your premium among all these choices!  
Or among a few. Or to just one. It's up to you.  
Going forward, you will have opportunities at specific times to change your choices if your needs change.

**Note:** Each version in the Indextra Series has a different set of current rates, including participation rates and interest rate caps. A financial representative may offer only one Indextra Series version. Indextra is not a security. It does not participate in the stock market or any index. It is an insurance contract designed to help you address your long-term retirement income needs.



<sup>1</sup> Three-Year Point-to-Point crediting options not available with the 5-year product.

# Consider a Fixed Indexed Annuity

Given the ongoing market volatility and low fixed interest rates of recent years, many Americans share growing concern over those financial risks and the threat they pose to retirement security.

A fixed indexed annuity is a tax-deferred insurance product. It is designed both to protect its accumulated account value from losses due to negative changes in the market indexes associated with the annuity as well as to guarantee a lifetime income.

## For upside potential with downside protection, indexed interest options offer:

- **Opportunity** — interest rates based in part on positive changes in market indexes
- **Certainty** — interest rates guaranteed to be never less than zero, even if the market indexes go down
- **Security** — a guarantee that once interest is credited, it can never be lost due to declines in the market indexes associated with the annuity

The guarantees in a fixed indexed annuity may serve as a buffer against potential losses in other areas of your retirement wealth-building efforts. The choice of interest crediting options provides an opportunity to select your allocations according to your individual needs and outlook.

One of the most valuable aspects of any annuity is its ability to provide you a guaranteed retirement income stream that can last a lifetime.

## Tax Deferral Makes a Difference over Time

An annuity grows tax deferred. You pay no taxes on the interest credited until you take a withdrawal or distribution. Over long periods, tax deferral can make a significant difference in a retirement plan. (Tax deferral provides no added advantage to an annuity purchased through a qualified plan or IRA.)



# Allocation Paths

## Choose among Allocation Options as Best Suits You

### 1 S&P 500® Index | One-Year Point-to-Point

This option determines and locks in positive interest, if any, annually. It credits an interest rate that factors in the change in value of the S&P 500 Index from the start date to the end date of the one-year crediting period:

- › adjusted by a percentage (a 100% “participation rate” unless declared otherwise in advance<sup>1</sup>) and
- › subject to a maximum (an “interest rate cap” declared in advance that will never be less than 1%)

Your account value never declines due to index performance.

### 2 J.P. Morgan Strategic Balanced<sup>SM</sup> Index<sup>2</sup> | One-, Two- and Three-Year Point-to-Point

This index is sponsored by global investment bank J.P. Morgan. These options credit positive interest, if any, every one, two or three years. The interest rate factors in the change in value of the index from the start date to the end date of the crediting period:

- › adjusted by a percentage (a participation rate declared in advance<sup>1</sup>)

There is no interest rate cap to limit your upside return. And your account value never declines due to index performance.

Two components make up the rules-based Index:

- › **High Dividend Stocks** (as represented by the PowerShares S&P 500® High Dividend Low Volatility Portfolio)
- › **Dynamically Rebalanced Bonds** (as represented by the J.P. Morgan Total Return Index)

The index targets a 6% volatility and rebalances on a daily basis to minimize large swings in the index and limit exposure to markets highs and lows.

<sup>1</sup> The minimum participation rate is 10%.

<sup>2</sup> Index objectives may not be met. See the separate brochure for details and risks of this index and the one-, two- and three-year allocation options. Three-Year Point-to-Point crediting options not available with the 5-year product. See page 7 for details.

### 3 GS Momentum Builder® Multi-Asset Class (GSMAC) Index<sup>2</sup> | One-, Two- and Three-Year Point-to-Point

This index is sponsored by global investment bank Goldman Sachs. These options credit positive interest, if any, every one, two or three years. The interest rate factors in the change in value of the index from the start date to the end date of the crediting period:

- › adjusted by a percentage (a participation rate declared in advance<sup>1</sup>)

There is no interest rate cap to limit your upside return. And your account value never declines due to index performance.

Goldman Sachs designed the index with a volatility control feature to minimize large swings in the index and limit exposure to market highs and lows. This momentum-driven index uses a dynamic-allocation strategy across six asset classes:

- › **Domestic Equity**
- › **International Equity**
- › **Domestic Bonds**
- › **International Bonds**
- › **Commodities**
- › **Money Market**

### 4 Fixed Interest Option | One Year

This option credits daily interest at a fixed rate declared in advance and guaranteed for an index year. Integrity guarantees a minimum interest rate as defined in your contract.

Currently available indexed interest options and crediting periods may be changed or eliminated in the future. If it is our choice to make a change or elimination, we will notify you. Such a change or elimination will only be at the end of the crediting period. If an index is eliminated or substantially changed by the index provider, we will notify you and make a reasonable substitution.



# Allocation Paths (continued)

## How Your Money is Put to Work

When your Indextra contract is issued, your premium earns the guaranteed minimum interest rate declared by Integrity. On the sweep date (one to 22 days after contract issue), your account value will be allotted among the allocation options as you specified.

The first crediting periods begin on the sweep date and end after the number of index years specific to the crediting period. The end of one crediting period marks the beginning of the next.

Any interest for the indexed interest options is credited to your account value at the end of a crediting period. No interest is credited on amounts withdrawn before the end of a crediting period. Integrity guarantees the indexed interest rate will never be less than 0%, even if the market index goes down.

## Flexibility for Money Moves Going Forward

Choice is yours at the end of each crediting period and, for money in the fixed interest option, at the end of each index year. You may leave your accumulated value in the same option or transfer it to one or more others. There are no charges for transfers. Transfers from the indexed interest options are not allowed until the end of each crediting period. Transfers from the fixed interest option are not allowed until the end of each index year.

As you consider your allocations, keep in mind that past interest rates have no bearing on future ones. New participation rates and, if applicable, interest rate caps for the indexed interest options are declared for each new crediting period. A new interest rate for the fixed interest option is declared each index year.

If you transfer into an indexed interest option with a multi-year crediting period — **and** you already are allocated to that option — unless your current multi-year crediting period is at its end, your transferred value will fund a **new** multi-year crediting period with its own participation rate and, if applicable, interest rate cap.



*Work with your financial professional as you consider your allocation options.*

# Access Paths

## Partial Withdrawals with No Withdrawal Charge

Annuities are designed for long-term accumulation and retirement funding. Still, for financial flexibility, some liquidity is available while withdrawal charges apply. You may withdraw up to 10% of your beginning of the year account value (noncumulative; \$250 minimum) each index year without a withdrawal charge. Withdrawals of taxable amounts will be subject to ordinary income tax and, before age 59½, generally will be subject to a 10% IRS penalty tax. Amounts withdrawn from indexed interest options before the end of a crediting period receive no interest for that crediting period.

## Declining Withdrawal Charge

A withdrawal charge applies only to amounts in excess of the free withdrawal amount and decreases over time. Choose a five-, seven- or 10-year withdrawal charge period. Availability of both may vary by representative or institution. Once you elect your withdrawal charge option, you cannot change it.

## Planning May Pay

If you're comfortable with the longer withdrawal charge period, the advantage over the shorter alternative is the opportunity for higher interest rates. The indexed interest options may have higher interest rate caps (if applicable) and/or higher participation rates. And the fixed interest option may credit a higher rate.

The withdrawal charges decrease as follows:

Index Year	1*	2	3	4	5**	6	7***	8	9	10†	11+
5-Year Charge	9%	8.5%	8%	7%	6%	0%	0%	0%	0%	0%	0%
7-Year Charge	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
10-Year Charge	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%

For California Only	Index Year	1*	2	3	4	5**	6	7***	8	9†	10+
	5-Year Charge	9%	8%	7%	6%	5%	0%	0%	0%	0%	0%
	7-Year Charge	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%
	10-Year Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

\* The first "year" of the withdrawal charge period begins when the contract is issued and ends at the end of the first index year. Charges apply to full surrenders before the sweep date.

\*\* The withdrawal charge period will end on the day before the fifth contract anniversary, regardless of when the fifth index year ends.

\*\*\* The withdrawal charge period will end on the day before the seventh contract anniversary, regardless of when the seventh index year ends.

† The withdrawal charge period will end on the day before the 10th contract anniversary (ninth anniversary for CA), regardless of when the 10th index year ends.

## Withdrawals with No Withdrawal Charge

In addition to the partial withdrawal provision described above, with required prior notification withdrawals may be free of charge for the following reasons:

- Limited life expectancy<sup>1,2</sup>
- Confinement to a nursing home, hospital or licensed health care facility<sup>1,2</sup>
- Required minimum distributions (RMDs)

- 1 Limited life expectancy waiver available if, after contract issue, the owner is diagnosed with a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days, if owner is not confined at contract issue.
- 2 The waiver is not available in CA and CT.

# Protection Paths

## Guaranteed Minimum Account Value Benefit for You

Each withdrawal charge period has its own guaranteed minimum account value (GMAV) benefit. At the end of the index year immediately following your withdrawal charge period, Integrity will review your account value. If it is less than the enhanced value shown below, Integrity will increase it to equal that enhanced value.

Withdrawal Charge Duration	5-Year	7-Year	10-Year
Guaranteed Enhancement Percentage	105%*	107%**	110%***

\* Applies to 5-year withdrawal charge period only.  
\*\* Applies to 7-year withdrawal charge period only.  
\*\*\* Applies to 10-year withdrawal charge period only.

The GMAV is your initial premium, less voluntary reductions, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage. The benefit applies one time only. Any increase goes to the fixed interest option.

The account value still may fall below the GMAV in subsequent years if the interest credited is less than the charges taken for any optional riders.

## Guaranteed Death Benefit for Your Loved Ones

Indextra provides for your beneficiaries if you, as the owner, die while an account value remains. Your named beneficiary will receive the greater of your account value or your nonforfeiture value as of the date the death benefit is processed. Regardless, no withdrawal charge applies.

Guarantees of account values and death benefits are contractual promises supported by Integrity Life's General Account assets and backed by its claims-paying ability.





# Income Paths

## Indextra Provides Choices for the Future

The income options detailed below can be based on the lives of both you and your spouse (if you choose the spousal benefit). Doing so provides an extra measure of protection as a surviving spouse can be confident of a continued income stream.

## Lifetime Guaranteed Payouts: Lock in Steady Income

Anytime after your second contract year (first contract year in Florida), you may take your contract value as a series of lifetime guaranteed payouts. The contract value must be taken by the contract maturity date, which is set at the annuitant's 100th birthday when the contract is issued.

When you're ready to take your income (annuitize), choose scheduled income payments guaranteed to continue for a lifetime — either single (one life) or joint (two lives). Payments are guaranteed to continue for no less than 10 years. Additional income payment options may be available. The decision to annuitize is permanent. Once income payments are elected, other features of Indextra, such as account value and withdrawals, are no longer available.

## Lifetime Guaranteed Withdrawals: Generate Income and Maintain Growth Potential

The Guaranteed Lifetime Withdrawal Benefit (GLWB) is an optional benefit available at issue for an additional charge, provided you (and your covered spouse, if you elect spousal coverage<sup>1</sup>) are age 45-80. It guarantees withdrawals for the life of the covered person or persons (owner and spouse if the spousal GLWB is elected) – regardless of the account value – provided withdrawals are limited to the annual lifetime payout amount (LPA).

The annual charge is 0.95% (1.50% maximum) of the benefit base for either the individual or the spousal benefit. While the charge is the same for the spousal benefit (for both spouses), the LPA is 90% of that for the individual benefit.

As you consider the benefit, note that:

- Benefit withdrawals can begin on the first day of the first index year following the 60th birthday of the younger covered person
- Nonguaranteed withdrawals (those taken before the eligibility date or for more than the eligible amount) reduce the value of the benefit and may even cause it to terminate.

Guarantees of annuity payouts and lifetime withdrawals are contractual promises supported by Integrity Life's General Account assets and backed by its claims-paying ability.



<sup>1</sup> In OR, spouse includes domestic partner.

# Consider Indextra

## Issue Ages

Indextra is issued for owners and annuitants age 18-85.

## Premiums

Minimum	Maximum*
<b>\$15,000</b> (Qualified or Nonqualified)	<b>\$1,000,000</b> (Age 18-75)
	<b>\$750,000</b> (Age 76-85)

\*Premiums in excess of maximum require prior company approval. Ages based on older owner.

## Confidence for the Path Ahead

You may own Indextra and depend on GLWB income for decades. Confidence comes from knowing that contractual promises will be fulfilled for that time. Interest rate and benefit guarantees are backed by the claims-paying ability of Integrity Life. Consider the importance of ratings for financial strength, stability and operating performance as you act to secure your retirement ambitions.

*Indextra brings together choice and potential for your goals and peace of mind.  
Discuss possible next steps with your financial professional.*



# Terms to Know

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**Account Value** — A contract's premium, minus voluntary reductions and any charges, plus any interest credited.

**Index** — A method for tracking the value of a specific group of financial assets; an index is used in a fixed indexed annuity as a factor in the formula to determine interest.

**Crediting Period** — The period over which the performance of an index is measured and used as part of a formula to determine the interest credited to an indexed interest option. The first crediting period begins on the sweep date (see below). Each indexed interest option (including each allocation to a multi-year indexed interest option) has its own crediting period. The end of one crediting period marks the beginning of the next. A crediting period is never less than one year.

**Index Year** — Many annual contract features are based on this repeating annual period. The first index year begins on the sweep date, which begins the repeating annual periods. The end of one index year marks the beginning of the next.

**Indexed Interest Option** — An allocation option that credits interest based in part on the performance of an index. A multi-year indexed interest option has a crediting period of more than one index year.

**Interest Rate Cap** — The maximum interest rate that can be credited to the account value in a given indexed interest option for its crediting period. The interest rate cap will never be less than 1%.

**Nonforfeiture Value** — Equals 87.5% of a contract's premium minus voluntary reductions (withdrawal charges excluded), plus interest credited at a rate guaranteed in your contract.

**Nonguaranteed Withdrawal** — An amount taken from a contract as a partial withdrawal, partial exchange or partial annuity option.

**Participation Rate** — The percentage of any index increase or decrease that is applied to the formula for determining the interest rate credited to the account value in a given indexed interest option for its crediting period. The participation rate is never below 10%. The participation rate can exceed 100%.

**S&P 500® Index** — Serves as a widely recognized benchmark of the stock market performance of large U.S. companies. Changes in its value do not account for dividends.

**Sweep Date** — The date when the account value is moved to the allocation options. A contract's sweep date marks the beginning of its first index year and first crediting periods.



Consider a path  
with **Indextra**

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Strength**

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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 Life.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Western & Southern member companies, nor their agents, offer tax advice. For specific tax information, consult your attorney or tax advisor. 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.

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