

What are the three possible outcomes of investing?



For illustrative purposes only.

Indextra: Only one way to GROW

Example: \$100,000 – Indextra Starting Premium



Potential increased account value with Index growth

OR



\$110,000 – Minimum Guaranteed Account Value (Your premium + 10%)

After the end of 10th Index Year

The GMAV is included with **no** fee



Break Even



Lose Money

What if you could eliminate break-even and losing money with no extra fee?

You could with Indextra[®] (Indextra Series), a single premium deferred fixed indexed annuity designed for retirement income. Indextra earns interest based on Index options, which measure how markets or parts of markets perform.

Positive index growth can only grow your annuity account value. If indexes don't perform as desired, Indextra offers a feature that guarantees your money will grow—the Guaranteed Minimum Account Value (GMAV). For the Indextra 10-year withdrawal duration and its GMAV, at the end of your 10th index year your account value:

- May have **grown** due to positive index performance*
- Will be **at least 10% higher** than your starting premium**
- **Won't lose value** due to declines in index returns (Indextra does not participate in the stock market)

*The actual interest rate credited is subject to a cap or reduced by a participation rate.

**Assumes no withdrawals taken and no guaranteed lifetime withdrawal benefit elected.

The **GMAV** is your premium (less any withdrawals, withdrawal charges and rider charges) multiplied by 110% at the end of the 10th Index Year. At the end of the index year immediately following the withdrawal charge period, Integrity reviews your account value. If it is less than the enhanced value of 110% of initial premium, Integrity **increases** it to equal that enhanced value.

Choose from 1-, 2- and 3-year point-to-point index options and a 1-year fixed interest option. Your financial representative can help you choose the crediting options that best fit your needs.

The GMAV benefit applies one time only. Any increase goes to the fixed interest option. The account value still may fall below the GMAV in later years if interest credited is less than charges taken for riders.

Receive guaranteed stability with a 110% enhanced percentage for the 10-year withdrawal charge duration. Indextra includes the GMAV feature at no charge.

Indextra Series annuity has multiple versions, each of which has different current rates, participation rates and interest rate caps. Your financial representative may offer only one version of the product.

[Ask your Financial Professional about Indextra FIA.](#)

Indextra is a single premium deferred fixed indexed annuity issued by Integrity Life Insurance Company, Cincinnati, OH. Integrity Life operates in DC and all states, except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance 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. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. **Neither Western & Southern member companies nor their agents offer tax advice.** Interest rates are declared by the insurance company at annual effective rates, taking into account the daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income, or a lump-sum amount to the contract owner by contractual agreement. Annuity contracts have terms and limitations for keeping them in force. See your financial representative for product details and limitations. For use with Single Premium Deferred Annuity Contract with Indexed Interest Options series: ICC14 ENT-03 1406, Guaranteed Minimum Account Value series ICC14 EE.22 GMAV-10 1406 and Endorsement series ICC16 EE.23 SI-MY-PTP-(A-E) 1608, ICC16 EE.23 SI-PTP-(A-E) 1608, and ICC16 EE.23 SI-OY-PTP-(A-E) 1608.

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

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