

Indextra® Series

Fixed Indexed Annuity



 W&S Financial
Group Distributors
A member of Western & Southern Financial Group

Issuer: Integrity Life Insurance Company

Why a Fixed Indexed Annuity?

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

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

Upside Potential with Downside Protection

Indextra's blend of potential and protection offer you these advantages in a retirement strategy

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.

The Ups and Downs of the Market

S&P 500® Index 12/31/96 – 12/31/22¹



Downside protection may matter more than upside growth. A 15% decline one year, for example, requires a 17.6% advance the next just to break even. And if distributions (5%) are taken, breaking even requires a 25% advance?

¹ Source: Morningstar Direct. Historical index performance is provided for illustrative purposes only. Past performance is not an indication of future results. It is not possible to invest directly in an index.

² Figures are hypothetical and for illustrative purposes only and are not based on a particular investment. Withdrawals assumed to be at end of 12-month period.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Integrity Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Integrity Life Insurance Company. Integrity Life Insurance Company's product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Allocation Flexibility Empowers You

Choose one option – or any combination – that suits your needs. Account value never declines due to index performance.

1 **GS Momentum Builder® Multi-Asset Class (GSMAC) Index¹** **One-, Two- and Three-Year Point-to-Point**

This index is sponsored by global investment bank Goldman Sachs. Its 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 advance²)



2 **J.P. Morgan Strategic BalancedSM Index¹** **One-, Two- and Three-Year Point-to-Point**

This index is sponsored by global investment bank J.P. Morgan. Its 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 advance²)



3 **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 advance²) and
- › subject to a maximum (an “interest rate cap” declared in advance that will never be less than 1%)

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 Life guarantees a minimum interest rate as defined in your contract.

1 Index objectives may not be met. See the separate client guide for this index for discussion of the details and risks of the index and its crediting periods. Three-Year Point-to-Point crediting option not available with the 5-year product. Please see page 10 for details.

2 The minimum participation rate is 10%.

GS Momentum Builder® Multi-Asset Class Index

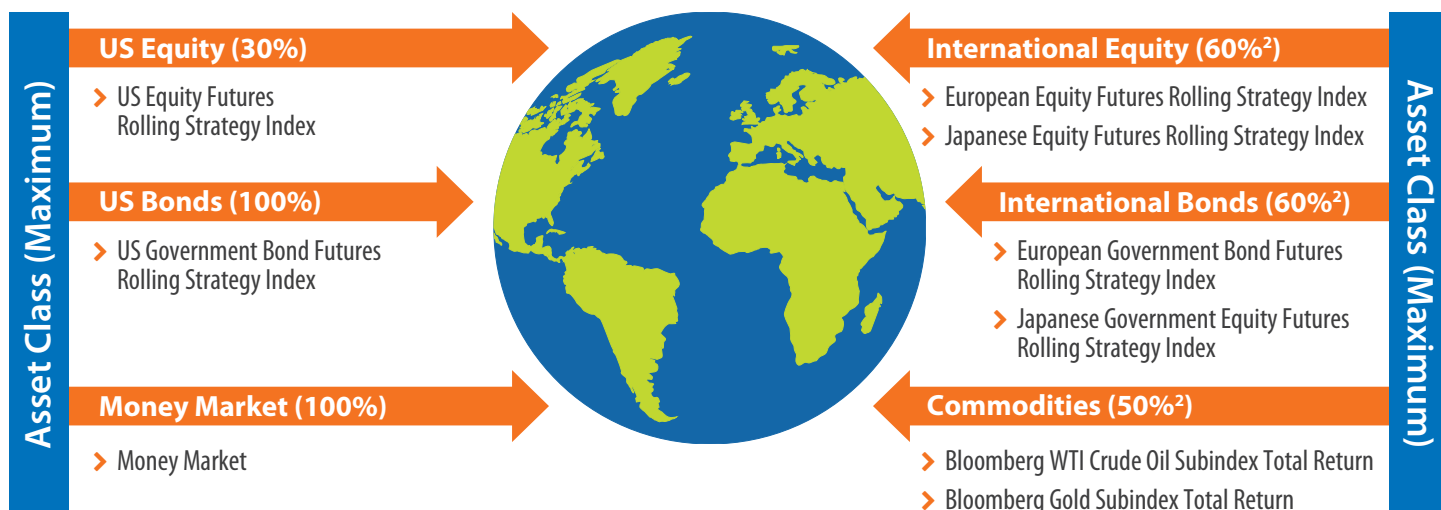
Custom Designed for Annuities

Indextra offers one-, two- and three-year allocation options that reflect the performance of the **GS Momentum Builder® Multi-Asset Class (GSMAC) Index**. Goldman Sachs custom designed the index for:

- **Diversification:** Mixing a wide variety of asset classes – including international equities, international bonds and commodities – may provide return consistency over long periods.
- **Dynamic Asset Allocation:** A rules-based strategy based on momentum-investing principles allocates more to recent outperformers and less to recent underperformers based on past performance over three, six- and nine-month periods.
- **Stability:** Volatile markets can significantly impact performance. Monthly portfolio rebalancing may dampen risk and smooth returns in both rising and falling markets. Volatility is monitored daily and, to the extent the volatility cap is exceeded, the Money Market allocation is increased.

An Index that Pursues a World of Opportunity

The **GSMAC Index** aims to deliver returns that maximize gains for a given level of volatility. It is controlled for a 4.5% volatility target and a 5.0% volatility cap¹. Six diverse asset classes are rebalanced on a **monthly** basis. Regular rebalancing offers long-term potential for more consistent returns across different market cycles, both high and low. Still, index objectives may not be met. Diversification may not protect against market risk.



¹ Volatility is a measurement of changes in the Index's value using standard deviation. Volatility is monitored daily. To the extent it is necessary to meet the target and cap, the Index is partially uninvested.
² For asset classes with two component indexes, neither may comprise more than half the maximum weight.

J.P. Morgan Strategic BalancedSM Index

Designed for Stable Growth

Index offers one-, two- and three-year allocation options that reflect the performance of the **J.P. Morgan Strategic BalancedSM Index**. Two components, one growth and one income, make up the rules-based index:

1. High Dividend Stocks | Invesco S&P 500[®] High Dividend Low Volatility ETF

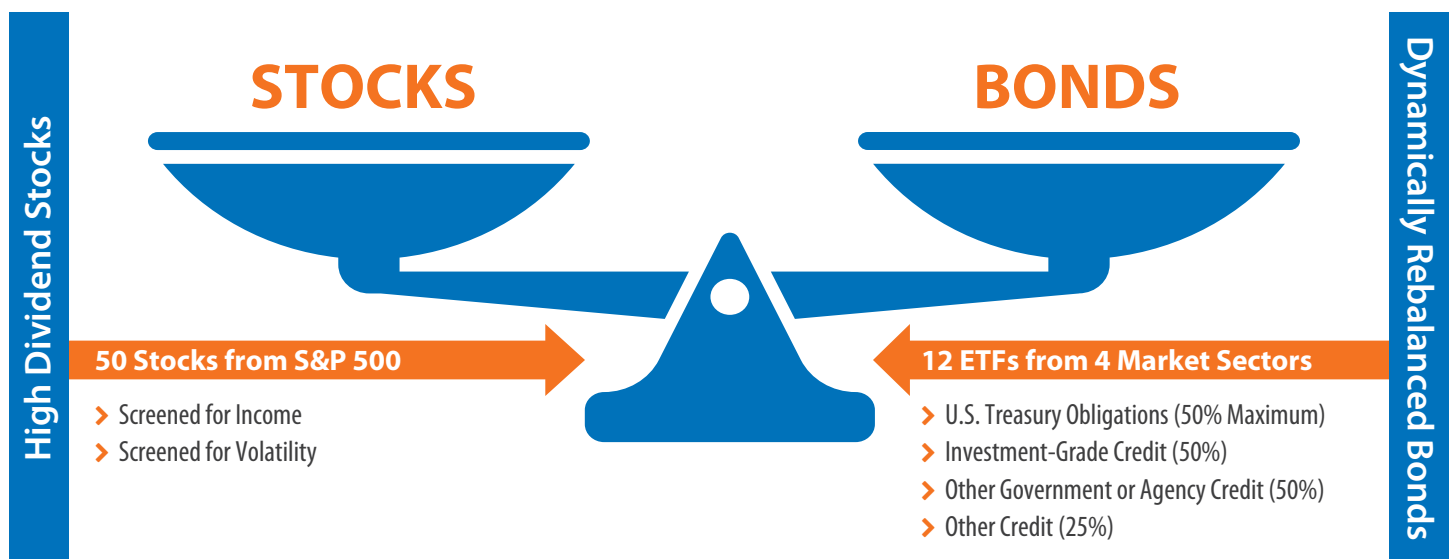
High dividend stocks screened for volatility comprise the growth component of the Index. Using the 75 highest yielding stocks in the S&P 500, this ETF identifies the 50 least volatile. It then weights them by dividend yield. The ETF combines two investment themes: income and low volatility.

2. Dynamically Rebalanced Bonds | J.P. Morgan Total ReturnSM Index

Employing a dynamic, momentum-based allocation approach, the index combines traditional fixed income with opportunistic investing. It uses ETFs to allocate among 12 asset classes encompassing four market sectors (U.S. Treasuries, investment-grade credit, other government or agency bonds and other credit-based constituents). Bonds historically provide a measure of stability relative to the volatility of stocks.

An Index Weighted to Seek Smoother Returns for Interest Crediting

The **J.P. Morgan Strategic BalancedSM Index** rebalances between its stock and bond components on a **daily** basis. Rebalancing dissimilar asset classes may dampen risk and smooth returns in both rising and falling markets. The Index targets a 6% volatility.¹ Still, Index objectives may not be met and may not protect against market risk.



¹ Volatility is a measurement of changes in the Index's value using standard deviation. Volatility is monitored daily. To the extent it is necessary to meet the target, the Index is partially uninvested.

Guaranteed Protection for Your Principal

Guaranteed Minimum Account Value: Protection Potential for You

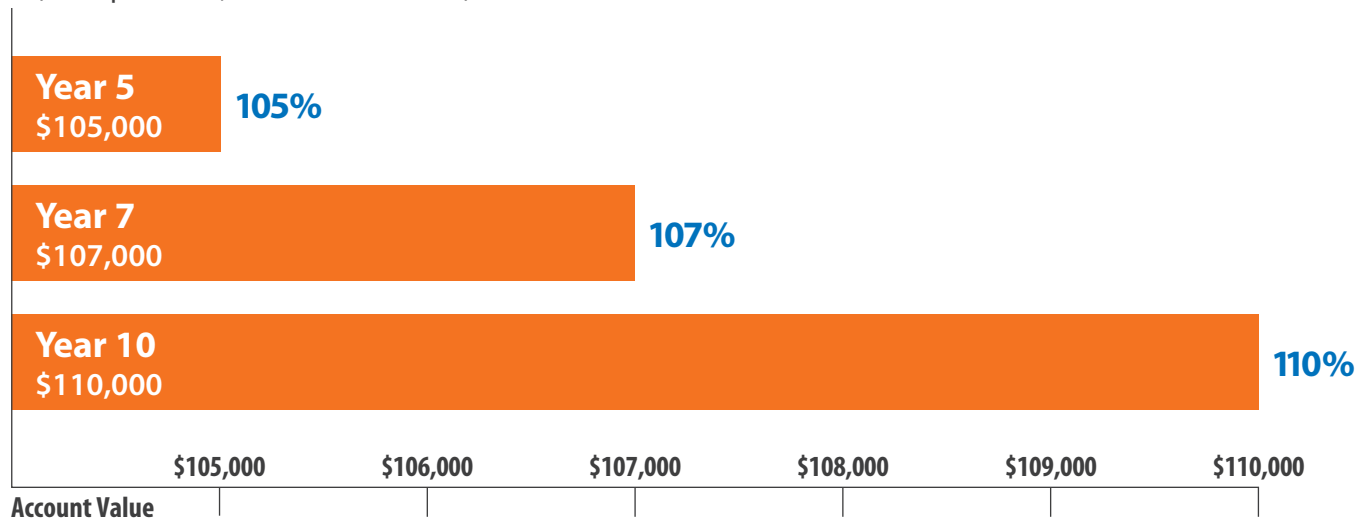
Indextra guarantees positive value. Your withdrawal charge period (see page 10) has its own guaranteed minimum account value (GMAV) benefit. It is your initial premium less withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage.

At the end of the index year immediately following your withdrawal charge period, your account value is reviewed. If it is less than the GMAV shown below, the account value will be increased to equal it. Any increase goes to the fixed interest option. The benefit applies one time only. 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.

Duration (Withdrawal Charge Period)	5-Year	7-Year	10-Year
Guaranteed Minimum Account Value Percentage	105%	107%	110%

How Indextra Guarantee Works

(Example: \$100,000 Initial Premium)



Assumptions

- > No withdrawals
- > No guaranteed lifetime withdrawal benefit rider elected
- > Account value at time of calculation is less than \$105,000, \$107,000 or \$110,000, whichever is applicable

Note: Percentages apply only to the withdrawal charge period stated. Assumes no withdrawals or rider charges.

Protection for the Path Ahead

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 coverage¹) are age 45-80. It guarantees withdrawals² 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.

When Can I Begin My GLWB Withdrawals?

Your LPA eligibility date is set when your Index contract is issued. It is the soonest you can begin your LPA withdrawals. It will never change. For the individual benefit, you can begin LPA withdrawals the index year after you turn age 60. If you are at least 60 on the first day after your sweep date, LPA withdrawals can begin right away.

For the spousal benefit², LPA withdrawals can begin the index year after the younger covered person turns age 60. If the younger covered person is at least 60 on the first day after the sweep date, LPA withdrawals can begin right away. The eligibility date doesn't change after either a spouse's death or at the removal of a spouse as a covered person.

What Determines My GLWB LPA?

Your LPA is your benefit base multiplied by your withdrawal percentage. Both are detailed below. The spousal benefit has a reduced LPA (for both spouses) rather than a higher cost. The spousal benefit is the individual LPA multiplied by a 90% spousal factor. Your LPA is set at the start of each index year and does not change during it.

What Determines My GLWB Benefit Base?

Initially, your benefit base equals your account value as of your contract's sweep date. Annually, at the end of each index year, your benefit base is reset to the **greatest** of your:

- **Roll-Up base** — an annual roll-up opportunity in the first 10 index years, based on your age and available for index years when you do not take a withdrawal
- **Account value** — your contract's premium and credited interest, adjusted for withdrawals and any associated withdrawal charges, less rider charges
- **Benefit base** — your benefit base at the start of the current index year, reduced for any adjusted nonguaranteed withdrawal (the greater amount of a proportional or a dollar-for-dollar reduction³) in the same year

Sweep Date: The date (one to 22 days after contract issue) when the account value moves to the allocation option(s). The sweep date marks the beginning of a contract's first index year and first crediting period(s).

¹ In OR, spousal includes domestic partner.

² 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.

³ If the contract is at a point where the base (roll-up and benefit) is greater than the account value, the base is reduced by more than nonguaranteed withdrawal. So the nonguaranteed withdrawal reduces the account value by that amount and also reduces the base by the adjusted nonguaranteed withdrawal amount, which may be even more.

Protection for the Path Ahead

How Does My GLWB Roll-Up Base Work?

A roll-up base is one factor used to determine your benefit base for the first 10 index years. Its initial value is your contract's account value on its sweep date. Annually then, after each of the first 10 index years – provided you take no withdrawals during that index year – a roll-up amount is added to your roll-up base. The roll-up amount is the premium minus withdrawals and withdrawal charges multiplied by a roll-up percentage.

Your roll-up percentage is based on your age as the sole covered person. For a spousal benefit, it is based on the age of the **younger** covered person. The roll-up percentage varies with the (younger) covered person's age at the time the roll-up amount is applied:

(Younger) Covered Person's Attained Age	Roll-Up Percentage
45-60	9%
61-74	10%
75-90	11%

What Determines My GLWB Withdrawal Percentage?

Your withdrawal percentage is based on your age at the time of your first withdrawal. For a spousal benefit, the withdrawal percentage is based on the age of the **younger** covered person. It locks in when you make your first withdrawal after your LPA eligibility date.

Covered Person's Age at First Withdrawal	Withdrawal Percentage
60	4.5%
61	4.6%
62	4.7%
63	4.8%
64	4.9%
65	5.0%
66	5.1%
67	5.2%
68	5.3%
69	5.4%

Covered Person's Age at First Withdrawal	Withdrawal Percentage
70	5.5%
71	5.6%
72	5.7%
73	5.8%
74	5.9%
75	6.0%
76	6.1%
77	6.2%
78	6.3%
79	6.4%

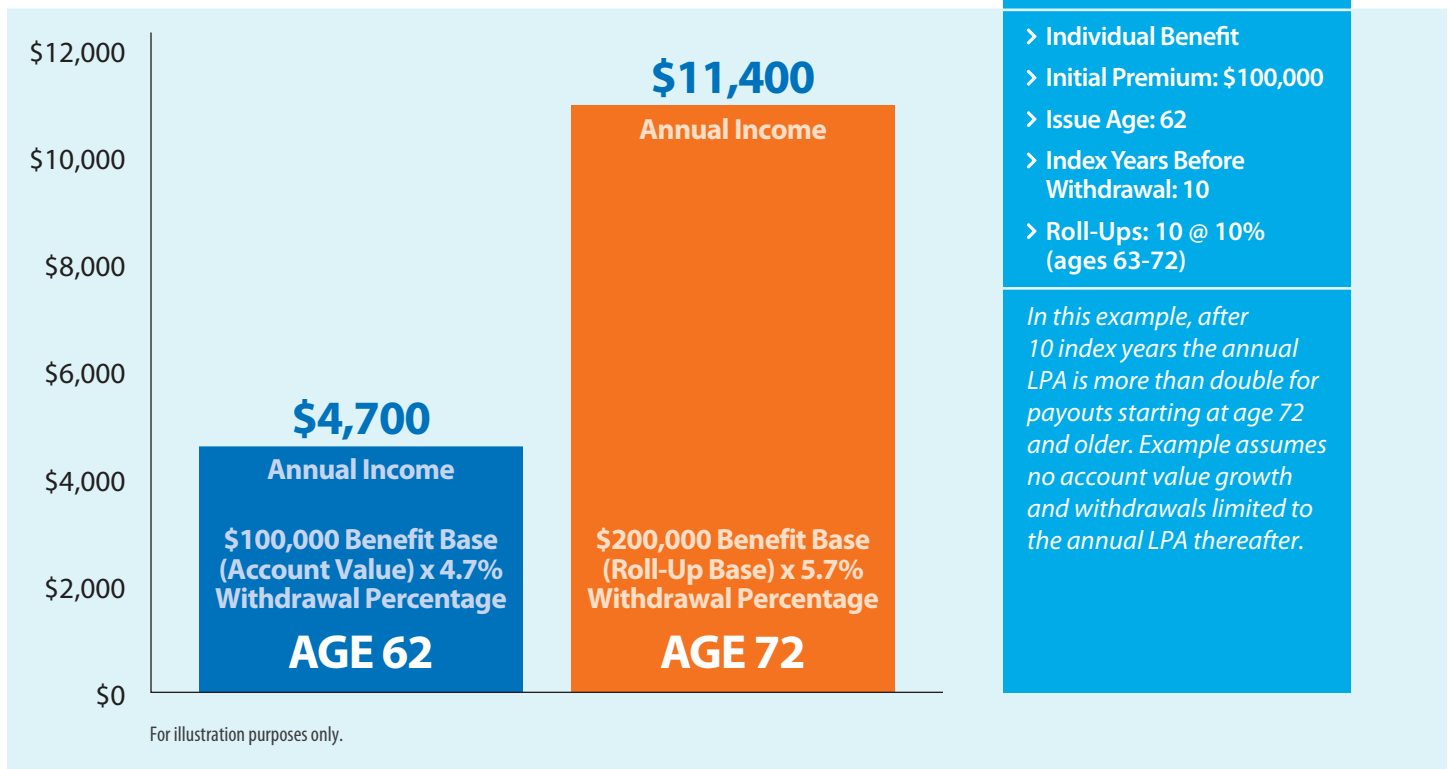
Covered Person's Age at First Withdrawal	Withdrawal Percentage
80	6.5%
81	6.6%
82	6.7%
83	6.8%
84	6.9%
85	7.0%
86	7.1%
87	7.2%
88	7.3%
89	7.4%
90+	7.5%

Protection for the Path Ahead

Double Your Annual Income Amount

Two time-related forces in your Indextra GLWB can work for you. One, delaying withdrawals enables you to take advantage of the benefit's roll-up. The roll-up is an automatic, age-based increase to the benefit's roll-up base for each index year of the first 10 that no withdrawals are taken. Two, the benefit's withdrawal percentage increases with your age 0.1% each year (up to age 90) until the first withdrawal after the LPA eligibility date.

Later May Be Greater: Consider Delaying Withdrawals¹



Planning may pay. If you could set aside money for retirement and know the annual income amount available from it would be significantly greater by delaying 10 full years to take it, would you do so?

1 An increase in the benefit base and LPA does not increase the Indextra account value. The LPA is only available during your lifetime. The benefit base cannot be withdrawn, surrendered, paid as a death benefit or applied to an annuity option.
 2 The GLWB rider guarantees lifetime payments beginning on LPA eligibility date (the first index year after the younger covered person turns 60) as long as the rider is in effect and withdrawals are limited to the guaranteed amount available under the rider. If you withdraw more, guaranteed values usually decrease and rider may terminate. Once purchased, you cannot voluntarily terminate the rider until the beginning of the 6th index year. Once terminated, it cannot be reinstated.

Access Paths Should the Need Arise

Partial Withdrawals with No Withdrawal Charge¹

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 period.

Withdrawals with No Withdrawal Charge¹

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^{2,3}
- Confinement to a nursing home, hospital or licensed health care facility^{2,3}
- Required minimum distributions (RMDs)

Declining Withdrawal Charge

A withdrawal charge applies only to amounts in excess of the free withdrawal amount and decreases over time. Choose a 5-, 7- or 10-year withdrawal charge period (availability may vary). Withdrawal charge choices are permanent.

If you're comfortable with a longer withdrawal charge period, the advantage 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. Withdrawal charges decrease as shown:

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%a	3%	2%	1%	0%

Index Year		1*	2	3	4	5**	6	7***	8	9†	10+
California Only	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.

1 Withdrawals will reduce the contract value and the value of the death benefit.

2 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.

3 The waiver is not available in CA and CT.

Confidence for the Path Ahead

Backed by Strength

Since Indextra is designed for retirement needs, you may own it for a long time. So long-standing financial strength may be important to you. The issuing and parent companies backing Indextra feature many strong points.

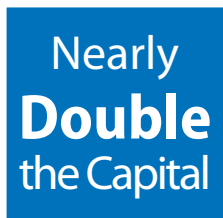


Fortune.com/Fortune500/2022



Supported by Capital

Capitalizations is another measure of financial strength. It means having the resources to pay our customers. We're proud of our capital reserves that support company stability to help us weather challenging economic times for you. Our capital-to-asset ratio is nearly double that of our top competitors. That can help secure your retirement.



Avg. of 15 Largest Publicly Traded Life Insurers as of 12/31/21 **6.7%**

Western & Southern Financial Group

12.3%

GAAP basis (as of September 30, 2022) with total assets of \$65,631 billion, total liabilities of \$57,536 billion, and total equity of \$8,095 billion, as compared to the 6.7% average (as of Dec 31, 2021) of the 15 largest publicly traded life insurers doing business in the U.S.

Ready to Go with Indextra?

The maximum premium is either \$1 million (age 0-75) or \$750,000 (age 76-85).

The minimum is \$15,000. Issue ages (owner and annuitant) are 0-85.

¹ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009). Rating is current as of November 2022 and is subject to change. Rating refers to the claims-paying ability of the insurance company and does not reflect the performance or safety of any investment product. The rating agency uses proprietary evaluation criteria and rating scale.

² The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's Moody's, A.M. Best and Fitch. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ranking is current as of November 2022 and is subject to change.

This may contain information obtained from third parties, including ratings from credit ratings agencies such as Standard & Poor's. Reproduction and distribution of third party content in any form is prohibited except with the prior written permission of the related third party. Third party content providers do not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such content. THIRD PARTY CONTENT PROVIDERS GIVE NO EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. THIRD PARTY CONTENT PROVIDERS SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, EXEMPLARY, COMPENSATORY, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES, COSTS, EXPENSES, LEGAL FEES, OR LOSSES (INCLUDING LOST INCOME OR PROFITS AND OPPORTUNITY COSTS OR LOSSES CAUSED BY NEGLIGENCE) IN CONNECTION WITH ANY USE OF THEIR CONTENT, INCLUDING RATINGS. Credit ratings are statements of opinions and are not statements of fact or recommendations to purchase, hold or sell securities. They do not address the suitability of securities or the suitability of securities for investment purposes, and should not be relied on as investment advice.

Western & Southern: Our Strength. Your Future.

Financial
Strength

1888
Heritage

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. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](https://www.wsfina.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.

[WSFinancialPartners.com](https://www.wsfina.com)

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.

The J.P. Morgan Strategic BalancedSM Index (“**Index**”) has been licensed to Western & Southern Financial Group, Inc. (the “**Licensee**”) for the Licensee’s benefit. Neither the Licensee nor Indextra Fixed Indexed Annuity (the “**Annuity Product**”) is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC (“**J.P.M.S.**”) or any of its affiliates (together and individually, “**J.P. Morgan**”). J.P. Morgan makes no representation and gives no warranty, express or implied, to purchasers of the Annuity Product nor does J.P. Morgan have any liability for any errors, omissions or interruptions of the Index. Such persons should seek appropriate professional advice before making an investment or purchasing insurance. The Index has been designed and is compiled, calculated, maintained and sponsored by J.P. Morgan without regard to the Licensee, the Annuity Product or any policyholder. J.P. Morgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Annuity Product. J.P. Morgan may transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Annuity Product.

This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman, Sachs & Co. LLC, or any of its affiliates with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively referred to as “**Goldman Sachs**”). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying this fixed indexed annuity, particularly, the ability of the GS Momentum Builder[®] Multi-Asset Class Index to perform as intended, the merit (if any) of obtaining exposure to the GS Momentum Builder[®] Multi-Asset Class Index, or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the GS Momentum Builder[®] Multi-Asset Class Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS MOMENTUM BUILDER[®] MULTI-ASSET CLASS INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

“**Goldman Sachs**,” “**Goldman**,” “**GS Momentum Builder**,” and “**GS Momentum Builder**” Multi-Asset Class Index are trademarks or service marks of Goldman, Sachs & Co. LLC, and have been licensed for use by the insurance company issuing this annuity for use in connection with certain fixed indexed annuities.

The S&P 500[®] is a product of S&P Dow Jones Indices LLC or its affiliates (“**SPDJ**”) and has been licensed for use by Integrity Life Insurance Company (Integrity Life). S&P[®], S&P 500[®], US 500, The 500, iBoxx[®], iTraxx[®] and CDX[®] are trademarks of S&P Global, Inc. or its affiliates (“**S&P**”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“**Dow Jones**”) and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Integrity Life. It is not possible to invest directly in an index. Integrity’s fixed indexed annuities are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P or any of their respective affiliates (collectively, “**S&P Dow Jones Indices**”). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Integrity fixed indexed annuities or any member of the public regarding the advisability of investing in securities generally or in Integrity fixed indexed annuities particularly or the ability of the S&P 500[®] to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to Integrity Life with respect to the S&P 500[®] is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500[®] is determined, composed and calculated by S&P Dow Jones Indices without regard to Integrity Life or the Integrity fixed indexed annuities. S&P Dow Jones Indices have no obligation to take the needs of Integrity Life or the owners of Integrity fixed indexed annuities into consideration in determining, composing or calculating the S&P 500[®]. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Integrity fixed indexed annuities. There is no assurance that investment products based on the S&P 500[®] will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter” (as defined in the Investment Company Act of 1940, as amended), “**expert**” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500[®] OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY INTEGRITY LIFE, OWNERS OF INTEGRITY FIXED INDEXED ANNUITIES OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500[®] OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND INTEGRITY LIFE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Product is 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. Both companies are members of Western & Southern Financial Group. Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 EE.25 WWV 1406, ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406.

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. 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.

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

© 2020-2023 Western & Southern Financial Group. All rights reserved.

12 | 12