

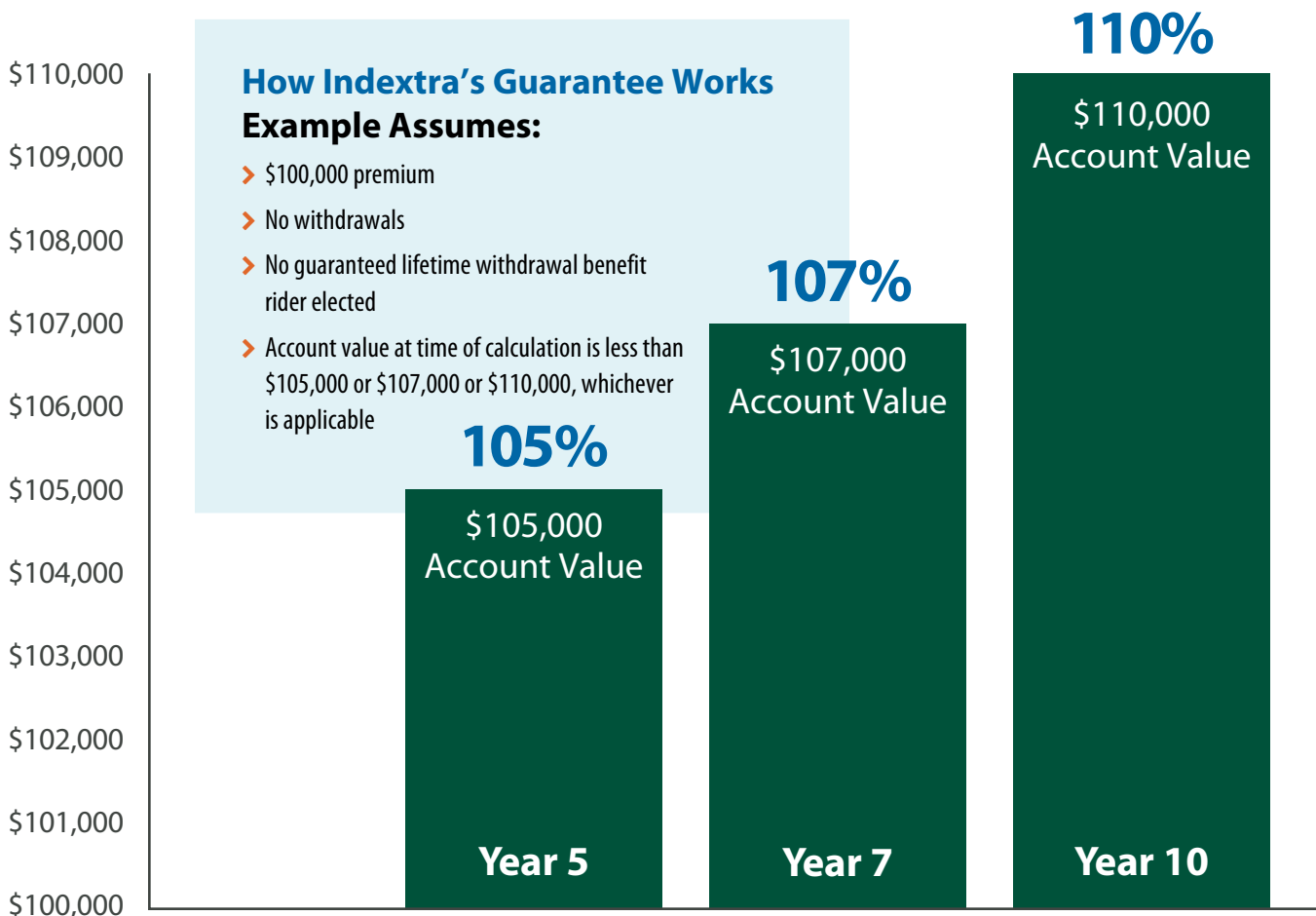
Count on Guarantees

The Benefit of a Guaranteed Minimum Account Value

Guarantees. They can be important in uncertain times. The Indextra Series of products (Indextra) can help create confidence with a feature that guarantees your money will grow — the Guaranteed Minimum Account Value (GMAV).

Indextra 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.

The GMAV is your premium (less any withdrawals, withdrawal charges and rider charges) multiplied by **105%** at the end of the 5th Index Year, **107%** at the end of the 7th Index Year or **110%** at the end of the 10th Index Year, whichever aligns with the withdrawal charge period you select when you purchase an Indextra annuity contract. Indextra includes this feature at no separate charge.



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

Issuer: Integrity Life Insurance Company

Guarantees are Stability You Can Count On

Choose the **guaranteed stability** you want by selecting your withdrawal charge period. The withdrawal charge periods (of either five, seven or 10 years) provide an associated GMAV benefit for you.

At the end of the index year immediately following your chosen withdrawal charge period, Integrity reviews your account value. If it is less than the enhanced value shown below, Integrity **increases** 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 only. ***Applies to 10-year withdrawal charge only.

The 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.

Each annuity 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 annuity.

Ask your representative how you can get the guarantees you deserve with Indextra.

The withdrawal charge periods may not be available from all agencies. The credited interest rates, participation rates and/or interest rate caps may vary based on the duration chosen.

Product issuer Integrity Life Insurance Company, Cincinnati, OH, Life Insurance Company, Cincinnati, OH. Integrity operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) 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, Guaranteed Minimum Account Value Rider series ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406 issued by Integrity Life Insurance Company.

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. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Western & Southern member companies and their agents do not offer legal or tax advice. 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 a financial professional for details and limitations.

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

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