

# 5% COMP

Through Annuitant Age 79

## New Momentum FPDA

*Target Market: Clients who seek **guaranteed** rate confidence ... even in a **declining** rate environment.*

LIFETIME CONTRACTUAL

# 2.75% GMIR

New Money/Renewals/Additions

1

### Guaranteed Minimum Interest...for Life!

Strong lifetime contractual guarantee – no matter what happens with rates or markets

2

### Renew at New Base Rates - No New WD Charge

Guaranteed Rate Option renewals at new money rates ... no new withdrawal charge period

3

### Low Flexible Premiums - Qualified/Nonqualified

**Initial:** \$2,000 Q, \$5,000 NQ / **Additions:** \$1,000 minimum (or \$100 electronic transfer)

4

### No Commission Chargeback at Death

No commission chargeback imposed at death of annuitant

5

### Corporate and Trust Ownership

Enhanced business and personal planning applications

6

### 1, 5, 6, 7 & 10<sup>1</sup> Year Guaranteed Rates

Wide range of rate options on a 7-year withdrawal charge period

7

### Principal Protected from MVA at Transfer

GRO transfer flexibility; MVA impact contractually limited

8

### Quarterly Interest Option

Flexibility to address rate cycles; no MVA

9

### Advanced Sales Support

Access to advanced sales resources

10

### Financial Strength

**Parent Company:** Mutual Company | 1888 Heritage | U.S. Owned & Operated

**Issuing Company:** 95 Comdex Ranking | A+ A.M. Best Rating

Flexible Premium Deferred Annuity

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

## Western & Southern: Our Strength. Your Future.



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://WSFinancialPartners.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.

*For more strong points, contact your financial professional.*

<sup>1</sup> 10-year GRO not available in OR.

A+ A.M. Best rating is the superior ability to meet ongoing insurance obligations. 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. Comdex, current as of March 2025, is a composite of financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It gives the average percentile ranking on a scale of 1-100 (where 1 is the lowest) in relation to all other companies that have been rated by the independent insurance rating agencies. Ratings, current as of March 2025, are subject to change.

A market value adjustment (MVA) will be applied to early transfers, withdrawals and, if applicable, annuitizations.

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, White Plains, NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. 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. All companies 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 the issuer.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. **Neither Western & Southern member companies, nor their agents, offer legal or 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. For use with Flexible Premium Deferred Fixed Annuity contract series: INT96 Rev., NIL 04-04-3 and NIL 04-04-3 NY.

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

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