

Help Meet Mature Clients' Needs Features that May Benefit Your Older Clients ... and You

Help your mature clients get their "House in Order" with features and benefits provided by our products.



OLDER ISSUE AGES

- › FIA issued through age **85**
- › MYGA issued through age **89**



GMAV GUARANTEES

- › **5% | 7% | 10%**
 - › Guaranteed Minimum Account Value
 - › Popular for Risk-Averse Retirees
- Indextra® only.



SURRENDER WAIVERS

- › Surrender Charges Waived for Confinement & Terminal Illness
- See contract for full details. N/A in CA & CT.



WITHDRAWALS

- › **10%** Available Immediately
- › Liquidity for Emergency Needs



BENE FLEXIBILITY

- › Multiple Claim Options: Lump Sum, Deferral, Annuitization, Stretch
- › Plus Beneficiary Restriction Control



STRONG COMP

- › Competitive Commissions at Older Issue Ages
- › **NO** Commission Charge-Back at Death

Plus Company Strength that Helps Create Confidence
A+ Rated by A.M. Best | 96 Comdex Ranking | 1888 Heritage

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

Our Company Strength Helps Keep Your Client's House in Order

Our Foundation of Company Strength

Western & Southern Financial Group stands strong as a family of diversified financial services providers that have demonstrated resolve and resiliency throughout challenging economic cycles. Our strength is the cornerstone of our success as evidenced in the facts below. We remain committed to helping safeguard your future well-being with a full range of risk management financial solutions.

1888
Company
Heritage

A+
A.M. Best
Rating

96
Comdex
Ranking

U.S.
Owned &
Operated

Member of a
Mutual
Holding
Company

Fortune
500
Company

Fortune.com/Fortune500/2020

WSFinancialPartners.com

Fixed Indexed Annuity (FIA) 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. is an affiliated 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, 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.24 ROP 1406, ICC14 EE.25 WWC 1406, ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406.

Products other than FIA issued by Integrity Life or National Integrity Life Insurance Company, Greenwich, NY. National Integrity Life operates in NY.

Payment of benefits under the contract is the obligation of, and 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 before age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. Western & Southern member companies and their agents do not offer legal or tax advice. For tax information, consult an attorney or tax advisor. Products and features vary by state.

A+ A.M. Best rating (2nd highest of 16 ratings; held since June 2009) 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 ranking, current as of February 2021, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. 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. Ratings are subject to change.

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

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