

# Indextra<sup>®</sup> Series - Two

Single Premium Deferred Fixed Indexed Annuity

Effective 1/1/26  
Last Updated 1/1/26

	5-Year Withdrawal Charge Period	7-Year Withdrawal Charge Period	10-Year Withdrawal Charge Period
<b>S&amp;P 500<sup>®</sup> Index: (Interest Rate Cap)</b>			
<b>1-Year Point-to-Point</b>	8.25%	8.50%	8.75%

<b>S&amp;P 500<sup>®</sup> Index: Cap Lock (Interest Rate Cap)*</b>			
<b>1-Year Point-to-Point</b>	6.25%	6.00%	6.00%

\* Cap rate locked for entire withdrawal charge period.

<b>S&amp;P 500<sup>®</sup> Index: Performance Triggered (Trigger Rate)</b>			
<b>1-Year Point-to-Point</b>	7.10%	7.20%	7.25%

<b>GS Momentum Builder<sup>®</sup> Multi-Asset Class Index (Participation Rate)</b>			
<b>3-Year Point-to-Point</b>	N/A	255%	265%
<b>2-Year Point-to-Point</b>	190%	200%	205%
<b>1-Year Point-to-Point</b>	140%	140%	140%

<b>J.P. Morgan Strategic Balanced<sup>SM</sup> Index (Participation Rate)</b>			
<b>3-Year Point-to-Point</b>	N/A	190%	197%
<b>2-Year Point-to-Point</b>	153%	160%	162%
<b>1-Year Point-to-Point</b>	112%	115%	117%

<b>Fixed Interest Option: 1 Year (Interest Rate)</b>			
<b>1-Year</b>	4.20%	4.15%	4.20%

<b>Fixed Interest Option: Multi-Year (Interest Rate)**</b>			
<b>1-Year</b>	3.85%	3.85%	3.85%

\*\* Rate guaranteed for entire withdrawal charge period.

Interest rate caps, trigger rates participation rates and interest rates are subject to change. The guarantee minimum interest rate for the Fixed Interest Option is 2.50% and the minimum participation rate for the Indexed Interest Options is 10%. The minimum interest rate cap and trigger rate for the S&P 500 is 1.00%.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). **Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date** (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps, trigger rates and participation rates in effect on the app sign date:

- For cash with application, the premium and app must be received in good order within 10 calendar days of the app sign date.
- For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order and all premiums must be received within 60 calendar days of the app sign date.

If these deadlines are not met, the interest rates, interest rate caps, trigger rates and participation rates will be those in effect on the contract's sweep date.

# Indextra® Series

## Single Premium Deferred Fixed Indexed Annuity (contd.)

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 such annuities 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 annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this 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 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 J.P. Morgan Strategic Balanced 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 ("JPMS") 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.

The S&P 500® 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 (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 SPDJI 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 SPDJI, 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, NOT 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.

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 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 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 SIMY-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 and ICC16 EE.23 SI-OY-PTP-E 1608.

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