AnnuiQuest Product Summary

Issuer

AnnuiQuest is a single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Greenwich, NY.

Issue Ages

18–85, owner and annuitant

Return of Premium Guarantee

The contract may be canceled at any time (subject to a withdrawal charge through the seventh year). Integrity and National Integrity guarantee that the cash surrender value is always at least 100% of the premium paid, adjusted for any distributions.

Guaranteed Interest Rates

Select from initial interest rate guarantee periods of up to seven years. At the end of the guarantee period, the contract will be credited with an annual renewal rate.

- The initial rate includes a special first-year-only rate enhancement. After the first year, Integrity and National Integrity guarantee the initial rate less the rate enhancement for the remainder of the guarantee period.
- Integrity and National Integrity guarantee a minimum interest rate as defined in your contract.

Premiums

<table>
<thead>
<tr>
<th>Minimum Premium</th>
<th>Maximum Premium*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 Non-qualified</td>
<td>$2,000 Tax qualified</td>
</tr>
</tbody>
</table>

*Premiums in excess of maximum require prior company approval

- The premium payment may be divided among all interest rate guarantee periods! The minimum payment for each guarantee period is $1,000.

Withdrawal Charge

A charge applies only to amounts in excess of the free withdrawal provisions (defined on page 2) and decreases over time based on the number of years since the contract was issued. If applicable, the withdrawal charge is the following percentage applied to the account value withdrawn:

<table>
<thead>
<tr>
<th>Contract Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>Thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>0%</td>
</tr>
</tbody>
</table>
Withdrawal Charge Waivers

With required prior notification, withdrawal charges may be waived for the following:

- If the owner is totally and permanently disabled anytime before age 65 and, at the time of withdrawal, has been disabled for a continuous period of at least six months.
- For required minimum distributions.
- For contract continuation at the death of the annuitant (certain restrictions apply).
- At the death of the annuitant.

Retirement Plan Availability

This product may be issued as a traditional, Roth and SEP IRA, or to fund a qualified plan. This product may also be a suitable option for rollovers from other tax-qualified plans.

Access for Financial Flexibility (Free Withdrawals)

For financial flexibility, a portion of the account value is available free of withdrawal charges.

- Beginning immediately, up to 10% of the account value may be withdrawn each contract year (noncumulative; $250 minimum) without incurring a withdrawal charge.

Income Options for Future Security

When you are ready to take your income (annuitize), choose scheduled income payments guaranteed to continue for a lifetime or with a 10-year period certain (single or joint). Other options may be available. Once income options are elected, other features of the annuity, such as cash value and withdrawals, are no longer available. Income payment guarantees are backed by the claims-paying ability of Integrity Life or National Integrity Life.

No Current Taxes

Interest earnings grow tax deferred until withdrawn, usually at retirement age. The account value grows faster than it would in a currently taxed alternative paying the same rate.

Death Benefit Protection

If the annuitant dies before annuity payments begin, the designated beneficiaries will receive the current account value. The annuity contract allows death benefit proceeds to be paid directly to the named beneficiary, bypassing probate delays, expense and publicity. No withdrawal charge applies at the payment of a death claim.

Note: The document contains various legal and financial terms and conditions, along with product descriptions and guarantees. It is important to consult with a financial advisor for specific advice on how these options might apply to your situation.