

Commutation Option Answers Unexpected Liquidity Needs

Unplanned Event in Retirement?

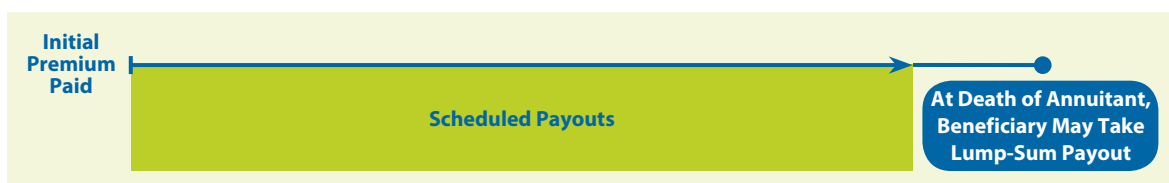
Life sometimes brings the unexpected, even after retirement. When the unforeseen arises, you may need access to money. **IncomeSource® Series**, a single premium immediate annuity, can provide flexibility with the commutation benefit, a lump-sum payout of the present value of future certain payouts. There are two commutation access options:

- **Living annuitant commutation** (available after first contract year)¹



- **Deceased annuitant commutation** (Death benefit commutation rights)²

Beneficiary has the option to take a lump-sum payout of remaining payouts due after annuitant's death.



Nothing's better than having solutions. IncomeSource with a commutation benefit can help manage retirement risks. Each version in the IncomeSource Series has a different set of current rates and factors used to determine periodic income payments. A financial representative may offer only one IncomeSource Series version.

Visit WSFinancialPartners.com or contact your financial professional.

- ¹ Commutation not available in NY, and not available with life only payouts, temporary life payouts and certain period payouts under 10 years. A single commutation up to 90% of the value of contract's remaining certain payout stream at the time commutation is taken is allowed after contract is in force one year. Multiple commutations allowed, with a maximum accumulated total of 90% for the life of the contract. Each commutation must be at least 10% of original payout amount and at least one year of certain payments must remain at time of commutation. Discuss with your financial professional the impact of reduced monthly payments on your retirement needs.
- ² Available to beneficiaries after the death of annuitant.

An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. Integrity Life, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life, Greenwich, NY, operates. W&S Financial Group Distributors, Inc. is an affiliated 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 Integrity Life or National Integrity Life. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Western & Southern Financial Group member companies and their agents do not offer 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. Single premium immediate annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, ENT-01 1701-A NY, ENT-01 1701-B NY, ENT-01 1701-C NY, ENT-01 1701-D NY, ENT-01 1701-E 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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