

# 3 D's Define Indextra's **Advantages**

Indextra fixed indexed annuity is a retirement savings vehicle offering you the advantages of choice, protection and diversification.



## Defensive

Protect Your Retirement Account Value in Case of Market Declines

Indextra helps you defend against volatility in the market with a **guaranteed** minimum account value. It can guarantee your money will grow, no matter what happens in the market.



## Diversified

Diverse Indexes  
Diverse Asset Classes  
Diverse Guarantee Periods

Diversification can help you achieve more **consistent** performance under a wide range of economic conditions. Indextra gives you a chance to diversify with a choice of indexes and guarantee periods.



## Differentiated

Create Retirement Value with a Variety of Index Allocation Choices

Take advantage of an array of allocation options from well-known global financial leaders such as **Goldman Sachs** and **J.P. Morgan**. These select indexes have no interest rate caps to limit your potential.

Note: Interest rate caps may apply to other indexed interest options.

Issuer: Integrity Life Insurance Company

## 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 partnering with you to help safeguard our clientele's future well-being with a full range of risk management financial solutions.



[WSFinancialPartners.com](http://WSFinancialPartners.com)

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. The Comdex Ranking 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 to 100 (where 1 is lowest) to reduce confusion over ratings because each rating agency uses a different scale.

Product 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 issued by Integrity Life Insurance Company.

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. Indextra is a single premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measure how markets or parts of markets perform. The Indexed Interest Options have a guaranteed interest rate that will never be less than 0%, even if the index(es) goes down. 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.

The J.P. Morgan Strategic Balanced<sup>SM</sup> 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.

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