

# Guaranteed Lifetime Income Advantage Plus

Retirement Income



## Benefit Overview

A prospectus must accompany or precede this material.

 **W&S Financial  
Group Distributors**

A member of Western & Southern Financial Group

Issuer: Integrity Life Insurance Company

# A Strategy for Retirement Income

## Confidence Comes First

You're considering a variable annuity because achieving financial security in retirement is important to you. AnnuChoice® and Pinnacle – variable annuities issued by Integrity Life Insurance Company and distributed by Touchstone Securities, Inc. – can help secure your retirement goals.

## Guaranteed Lifetime Income Advantage (GLIA) Plus

### Income for Life

Predictable ... sustainable ... lifetime income. GLIA Plus is an optional benefit that can provide lifetime income for you. The "lifetime payout amount" (LPA) cannot be exhausted by market losses or guaranteed withdrawals.

**The result: An income stream you cannot outlive.**

### Confidence for Life

Retirement certainty comes in knowing income can continue, uninterrupted, for the life of an annuitant (from here on termed a "covered person"). In fact, income can even continue for two lives, if the spousal benefit is elected for an annuitant and spouse (both "covered persons").

Just choose GLIA Plus at time of purchase (age 45-80) for an added annual charge. If the younger covered person is 60 or older, guaranteed withdrawals under the benefit can begin immediately. Otherwise guaranteed benefit withdrawals can begin the first contract year after the younger covered person turns 60.

## ***Planning a Retirement Journey***

*Consider the role of a variable annuity in your long-term retirement planning strategy. An insurance company accepts contributions from you and guarantees future income to you. You allocate contributions among underlying subaccount options. Your returns are tied to their performance. There are separate account charges and added charges for optional benefits. Withdrawals may be subject to charges and may reduce contract benefits and values. See product and fund prospectuses for full details.*

# GLIA Plus: How It Works

## A Benefit Purely for Income

The primary benefit of GLIA Plus comes if any combination of market forces and guaranteed withdrawals depletes your variable annuity account value. At that point the benefit continues to provide a lifetime of income.

Before you act, important points to consider include:

- › You must intend to take withdrawals while the benefit is in effect.
- › You must limit withdrawals to the LPA to receive the benefit's guaranteed income. Any other withdrawal is nonguaranteed. That includes those taken before you are eligible for the LPA or for more than the LPA. Nonguaranteed withdrawals reduce future LPA withdrawals and could cause the benefit to terminate if they deplete the account value). They may incur withdrawal charges.
- › Your LPA withdrawal must be taken in its contract year. It does not carry over from year to year.
- › Your LPA withdrawal must be taken pro-rata from your variable annuity subaccount options.
- › Your LPA withdrawal reduces your account value, but not your benefit base.
- › At older ages, whether the income received from the benefit justifies its cost may depend on how long a covered person lives.
- › Another insured alternative, such as an immediate annuity, may better suit your income needs.

## Guaranteed to Continue — Even if Account Value Runs Out

If your withdrawals exhaust your variable annuity account value – and you have limited those withdrawals to the LPA – the benefit enters its guaranteed payment phase. The insurance company continues paying the LPA for as long as you live (or, with the spousal benefit, for as long as you or your covered spouse lives). There are no further charges for the benefit. Limiting withdrawals to the LPA is key. If a nonguaranteed withdrawal exhausts the account value, the benefit ends.

## Reliability for Retirement

Protected retirement income from GLIA Plus:

- › Can't decline solely due to market losses
- › Can't run out due to guaranteed LPA withdrawals
- › Can increase even after guaranteed LPA withdrawals begin (see page 8 for details)
- › Can continue as long as either of two covered spouses is alive

The purpose of GLIA Plus is to provide a steady income stream that, once begun, can continue for the rest of your life. If you intend to take withdrawals and seek assurance they can last a lifetime, read on to see how GLIA Plus helps you **protect**, **lock** and **use** your variable annuity assets.

# Protect It: Safeguard Retirement Income

## Protect Retirement Income in Declining Markets

The sequence of market experience matters a great deal. A sharp decline early in retirement, or a prolonged downturn, can impact your retirement security significantly. Your GLIA Plus benefit base helps protect against this. The benefit base is equal to:

Account Value on Contract Date
+ Additional Contributions (if any)
- Proportional Reduction for Nonguaranteed Withdrawals <sup>1</sup>
+ Roll-Up or Step-Up Increase (if any) <sup>2</sup>
= Benefit Base

In this hypothetical example<sup>3</sup> LPA withdrawals commence immediately. The account value experiences an extended early decline, followed by a mix of gains and losses based on random returns.



### Purchase Point

Purchase variable annuity with GLIA Plus. Your benefit base is used to determine your LPA. Initially, your benefit base is equal to your contribution.



### Income Point

Start guaranteed withdrawals, if eligible (younger covered person is at least 60 at time of purchase).

<sup>1</sup> If the benefit base exceeds the account value at the time of withdrawal, then the benefit base will be reduced by more than the withdrawal amount. See "Important Information" for details.

<sup>2</sup> Where the roll-up base or the step-base exceeds the benefit base on the contract anniversary.

<sup>3</sup> For illustration purposes only. Assumes no additional contributions and no nonguaranteed withdrawals. Does not depict the actual performance of any variable annuity subaccount option or strategy.

# Lock It: Secure Retirement Potential

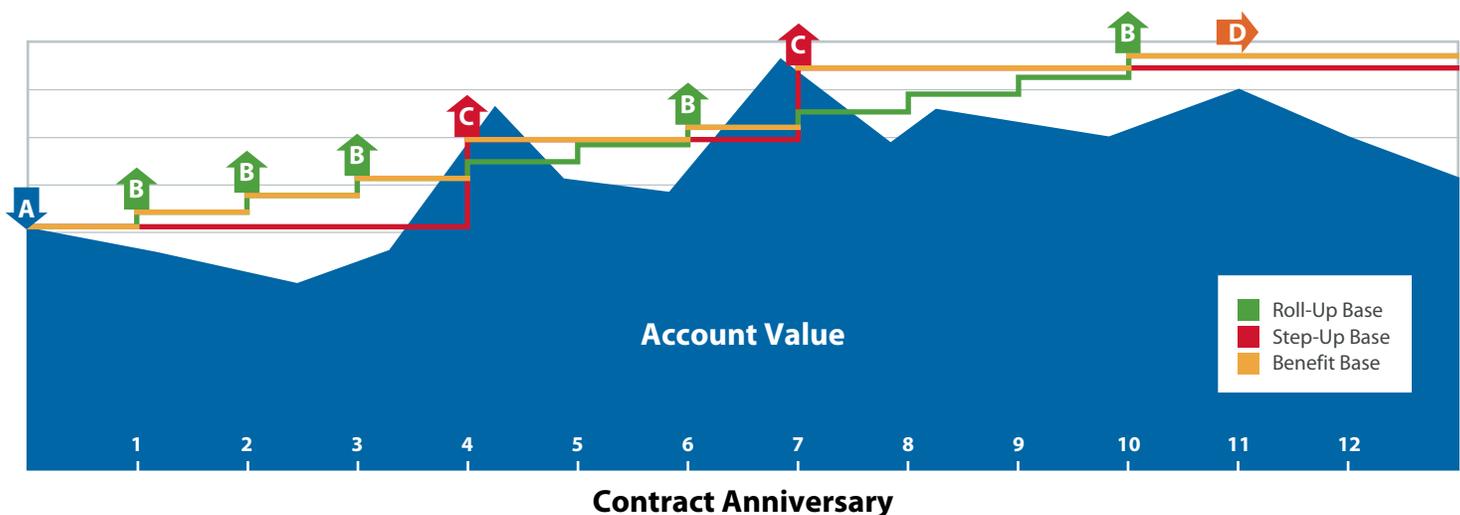
## Lock in the Greater of Roll-Up and Step-Up Gains (If Any) for the Benefit Base

Growth potential for your benefit base (and with it for your guaranteed income stream) comes through:

- a 6% roll-up opportunity each of the first 10 contract years if no withdrawal is taken that year
- a performance-based step-up opportunity each contract year

Because the benefit base is reset each contract year to the greater of the roll-up base or the step-up base, potential exists for the benefit base to increase in both rising and declining markets.

In this hypothetical example<sup>1</sup>, the account value experiences a mix of gains and losses based on random returns. Because no withdrawals are taken, the roll-up base increases by 6% on the first 10 contract anniversaries. If the account value is at a new high on a contract anniversary, the step-up base increases to equal the account value. The benefit base is always the greater of the roll-up base or the step-up base.



**Purchase Point**  
Purchase variable annuity with GLIA Plus. Your benefit base is used to determine your lifetime payout amount. Initially, your benefit base is equal to your contribution.



**6% Roll-Up Increase**  
6% roll-up on contract anniversary takes roll-up base above current benefit base (contract anniversaries 1, 2, 3, 6, 10).



**Step-Up Increase**  
Account value on contract anniversary takes step-up base above current benefit base (contract anniversaries 4, 7).



**Income Point**  
Start guaranteed withdrawals, if eligible (younger covered person is at least 60).

<sup>1</sup> For illustration purposes only. Assumes no additional contributions and no non-guaranteed withdrawals. Does not depict the actual performance of any variable annuity subaccount option or strategy.

# Use It: Take Retirement Income

## When Can LPA Withdrawals Begin?

For the individual benefit, your LPA withdrawals can begin right away if you are at least age 60 when your variable annuity is purchased. Otherwise you can begin LPA withdrawals on the contract anniversary after you turn 60.

For the spousal benefit, you can begin LPA withdrawals right away if the younger covered person is at least age 60 at time of purchase. Otherwise you can begin them on the contract anniversary after the younger covered person turns 60.

The date you can begin guaranteed withdrawals, described above, is the LPA eligibility date. The LPA eligibility date is set when the contract is issued (the contract date) and doesn't change after a spouse's death or at the removal of a spouse as a covered person under the benefit.

Keep in mind, your LPA eligibility date is the soonest you can begin your LPA withdrawals. Deciding when your LPA withdrawals begin – whether at the eligibility date or sometime later – is up to you.

## What Determines LPA Withdrawals?

Your LPA is your benefit base multiplied by your withdrawal percentage. Both are detailed below.

$$\text{Benefit Base} \times \text{Withdrawal Percentage} = \text{Individual LPA}$$

The spousal benefit has a reduced LPA (for both spouses) rather than a higher cost. The individual LPA is multiplied by a 90% spousal factor.

$$\text{Benefit Base} \times \text{Withdrawal Percentage} \times 90\% = \text{Spousal LPA}$$



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*Deciding when the LPA withdrawals begin – whether at the eligibility date or sometime later – is up to you.*

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# Take a Closer Look at the Lifetime Payout Amount

## What Determines the Benefit Base?

Initially, your benefit base equals your account value on your contract date. Thereafter, it will increase if you make an additional contribution and decrease if you take a nonguaranteed withdrawal. At the end of each contract year, your benefit base is reset to the **greater** of the:

- **6% Roll-Up Base** — an automatic, annual 6% roll-up opportunity in each of the first 10 contract years when no withdrawals are taken
- **Step-Up Base** — an annual opportunity to capture potential market gains on each contract anniversary; if on your contract anniversary your account value exceeds your step-up base, then your step-up base will increase to equal your account value

Increases from roll-ups and step-ups, if any, are made to their respective bases on the contract anniversary. Other adjustments, for additional contributions and nonguaranteed withdrawals, are made immediately.

## More about the Benefit Base

- Your benefit base can step up even after you begin taking LPA withdrawals (see page 8 for details).
- Market declines alone never reduce your benefit base.
- Changes in your benefit base will change your LPA.
- Your benefit base itself is not available for withdrawal, surrender, as a death benefit or to apply to an annuity option.
- Your annual benefit charge is determined as a percentage of your benefit base.

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*The benefit base can step up even after you begin taking LPA withdrawals.*

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# Take a Closer Look at the Lifetime Payout Amount

## How Does the 6% Roll-Up Base Work?

Your 6% roll-up base is one factor used to determine your benefit base for the first 10 contract years. Its initial value is your contract's account value on your contract date. Annually then, after each of the first 10 contract years – provided you take no withdrawals during that contract year – a 6% roll-up amount is added to your roll-up base. The amount is calculated as follows:

$$( \text{Contributions} - [\text{Prior Withdrawals}^1 + \text{Withdrawal Charges}] ) \times 6\% = \text{Roll-Up Amount}$$

For example, a single contribution of \$100,000 and no withdrawals would produce 10 annual roll-ups of \$6,000 each. After 10 years the roll-up base, which began at \$100,000, would be \$160,000.

Keep in mind that, during those first 10 contract years, for any contract year when a withdrawal is taken, no roll-up amount is added. In addition, any time a nonguaranteed withdrawal is taken over the life of the benefit, the 6% roll-up base will be reduced by the "adjusted nonguaranteed withdrawal amount" (the "adjusted" amount being the greater of either a proportional or a dollar-for-dollar reduction; see pages 9-10 for details).

## More about the 6% Roll-Up Base

- Nonguaranteed withdrawals may reduce your future LPA withdrawals and may terminate your benefit (if they deplete your account value); in addition, they may incur withdrawal charges.
- Your roll-up base itself is not available for withdrawal, surrender, as a death benefit or to apply to an annuity option.



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*After each of the first 10 contract years – provided you take no withdrawals during that contract year – a 6% roll-up amount is added to your roll-up base.*

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<sup>1</sup> Withdrawals include partial exchanges and partial transfers.

# Take a Closer Look at Lifetime Payout Amount

## What Determines the Withdrawal Percentage?

Your age at your first LPA withdrawal determines your withdrawal percentage. For a spousal benefit, the younger covered person's age at the first LPA withdrawal determines the withdrawal percentage.

Before age 60, there is no withdrawal percentage and no LPA. Beginning on the first contract anniversary after age 60, the annual withdrawal percentage is based on the younger covered person's age at the first LPA withdrawal, as follows:

Younger Covered Person's Age at First Withdrawal	Annual Withdrawal Percentage
60-64	3.5%
65-69	4.0%
70-74	4.5%
75-79	5.0%
80+	5.75%

## More about the Withdrawal Percentage

- While the increasing annual withdrawal percentage is not the sole factor to weigh, it does merit consideration in your retirement income planning.
- Once you make your first LPA withdrawal, the only way your withdrawal percentage can go down is if you decline an increase in the benefit's annual charge (see page 13 for details).
- After your LPA withdrawals begin, your annual withdrawal percentage increases if:
  - a step-up increases your benefit base, and
  - the younger covered person's age band at that point corresponds to a greater annual withdrawal percentage.

# Important Information

## A Caution on Nonguaranteed Withdrawals

You must wait until at least the contract year after your 60th birthday (or the 60th birthday of the younger covered person with a spousal benefit) to make your first LPA withdrawal.

A “nonguaranteed withdrawal” is any money you take out, either

- before the LPA eligibility date or
- in excess of the LPA

In addition to reducing the account value, such withdrawals may incur withdrawal charges and reduce the roll-up and step-up bases, perhaps significantly. If a nonguaranteed withdrawal reduces the account value to zero, the benefit ends.

Caution is advised because a nonguaranteed withdrawal reduces the bases (roll-up and step-up) by what is termed an “adjusted nonguaranteed withdrawal amount.” That amount is calculated as:

- The nonguaranteed withdrawal amount multiplied by the greater of 1.0 (i.e., “dollar-for-dollar”) or each base (roll-up and step-up) divided by the account value (i.e., “proportional”), with:
  - Values determined immediately before the calculation
  - Any available LPA subtracted from the account value before the calculation

Keep in mind, if the benefit is at a point where a base (roll-up or step-up) is greater than the variable annuity account value, the base is reduced by **more than** the nonguaranteed withdrawal amount. So the nonguaranteed withdrawal reduces the account value by the same amount as the nonguaranteed withdrawal, but it also reduces the bases by the adjusted nonguaranteed withdrawal amount, **which may be even more than the nonguaranteed withdrawal.**



# Important Information

## Nonguaranteed Withdrawals: An Example

Consider this example of the effect of a nonguaranteed withdrawal based on the following assumptions:

- An individual GLIA Plus benefit is in effect
- One withdrawal of \$8,500 is taken during the contract year
- The withdrawal is taken after the LPA eligibility date
- No withdrawal charge applies

Before Nonguaranteed Withdrawal	After Nonguaranteed Withdrawal
Account Value = \$ 85,500	Account Value = \$ 77,000
Step-Up Base = \$102,000	Step-Up Base = \$ 97,875
Roll-Up Base = \$110,000	Roll-Up Base = \$105,875
Benefit Base = \$110,000	Benefit Base = \$105,875
LPA = \$5,500	LPA = \$5,294

The nonguaranteed withdrawal amount is \$3,000:

- $\$3,000 = \text{Total withdrawal of } \$8,500 \text{ minus the LPA of } \$5,500.$

The adjusted nonguaranteed withdrawal amount is \$4,125.

- $\$4,125 = \$3,000 \text{ (nonguaranteed withdrawal)} \times \text{the greater of } 1.0 \text{ and } (\$110,000 \text{ (benefit base immediately before the withdrawal)} / \$80,000 \text{ (account value reduced by the LPA)}) = 1.375$

In this example, the benefit base is reduced by 37.5% more than the nonguaranteed withdrawal.

The impact on the bases is important because the benefit base is a factor in the formula that determines the LPA. Carefully consider the impact of nonguaranteed withdrawals so you receive the intended benefit. Take only guaranteed withdrawals as intended and you can disregard this possibility.

# Growth Opportunity Choices

## Ability to Select among a Range of Allocation Choices

Growth opportunities are essential as you pursue a successful retirement income strategy. Take advantage of easy access to professionally managed allocation options and diversification. GLIA Plus combines them in an array of strategies.

Simplify your approach by allocating completely within one of three broad strategies designed to suit individual needs and approaches:

- **Self style** investing by selecting within designated diversification ranges from a broad menu of variable subaccount options
- **Managed risk** investing via select variable subaccount options that seek to provide more consistent returns over time
- **Lifecycle** investing via select Fidelity® VIP Freedom Fund portfolios targeted to retirement timelines

Flexibility to adjust your long-term course is essential. Just as retirement retirement planning is personal, so too are allocation approaches. You maintain a measure of control over your allocations. Reallocate assets tax-free among a selection of subaccount choices as your needs evolve or market conditions change. Note that transfers among subaccounts may only be made through an allocation change and allocation changes are limited to once every 90 days. Automatic rebalancing to your specified allocations occurs quarterly.



# Growth Opportunity Choices

## Ability to Self Style with Diversification Opportunity

Exercise greater control by allocating throughout a menu of subaccount options. Your variable annuity gives you access to diverse portfolio choices from professional money managers. Subaccount choices vary in risk exposure and return potential. Alternative options offer exposure to commodities, real estate options and institutional techniques.

Achieve diversification within assets classes, as well as among them, by customizing your asset allocations among a menu of options. Your allocations must total 100% and be within the allocation range allowed. Your financial professional can provide details on the available fund options.

GLIA Plus Allocation Category	Allocation Range
Core Equity	40%-60%
Fixed Income	40%-60%
International & Non-Core Equity	0%-20%
Alternative, High Yield & Short-Duration	0%-10%

## Ability to Address Volatility Concerns with Managed Risk

Invest among two fund options that seek to deliver a consistent risk and return profile. Each aims both to protect asset growth in up markets and to defend against major losses in down markets by managing the fund to a volatility target.

- American Funds Insurance Series® Managed Risk Asset Allocation Fund
- TOPS® Managed Risk Moderate Growth ETF Portfolio

## Ability to Target Lifestyle Goals with Fidelity

Invest among three target-dated portfolio options featuring Fidelity VIP Freedom Funds. Each targets a future retirement year and seeks to reduce volatility as that year approaches.

- Fidelity VIP Freedom 2015 Portfolio
- Fidelity VIP Freedom 2020 Portfolio
- Fidelity VIP Freedom 2025 Portfolio

There is no guarantee any strategy will achieve its objectives, generate gains or avoid losses.

# The Cost of Confidence

## Buying the Benefit

- The benefit is available only when you purchase your variable annuity.
- The additional annual charge is 1.60% of the benefit base deducted from the contract's account value at the end of each calendar quarter. For example, for a \$50,000 benefit base, the annual charge would be \$800.
  - There is no additional charge for the spousal benefit. Instead, the spousal benefit – for both spouses – is 90% of the individual benefit.
  - The benefit charge may increase to a maximum of 2.00% with prior written notice. If the charge increases and you decline it, you may either cancel the benefit or elect to continue with a reduction in the withdrawal percentage of up to 1%, effective with the start of the next contract year.
- The owner must be the annuitant<sup>1</sup>
- You and any covered spouse must be ages 45-80 on the application date.
- Purchase requires an initial contribution of at least \$25,000. Additional contributions must be at least \$1,000<sup>2</sup>. Contributions may total no more than \$1 million for issue ages 45-75 and \$500,000 for issue ages 76-80.
  - The benefit can be purchased using the variable annuity's Systematic Transfer Option. Other systematic programs and some optional benefits of the variable annuity are not available with this benefit.

## Owning the Spousal Benefit

- You cannot switch from an individual benefit to a spousal benefit or vice versa.
- You cannot add or switch a spouse as a covered person.
- If your marriage ends, your spouse automatically is removed as a covered person.
- A new spouse cannot be added.
- Age-based features will continue to be based on the original younger spouse from issue (as a new spouse can never be added).
- The 90% spousal factor will continue to apply to the LPA even if a spouse dies or is removed.

<sup>1</sup> Entity ownership is available for the individual benefit only.

<sup>2</sup> In FL, additional contributions are limited to \$100,000 per year.

# The Cost of Confidence

## Using the Benefit

- Your LPA eligibility date is never earlier than your 60th birthday. Withdrawals taken sooner, or for more than the LPA, are not guaranteed, will reduce future guaranteed withdrawals and may incur withdrawal charges of the variable annuity.
- An LPA withdrawal must be taken its contract year. It is not available later.
- LPA withdrawals are, for tax purposes, deemed to be first a withdrawal of taxable earnings in the variable annuity contract.
- If your variable annuity contract is established as a traditional IRA or a SEP IRA, you may need to withdraw money to satisfy IRS required minimum distributions (RMDs). We will calculate the RMD for your contract at your RMD age. You may take the greater of your LPA or your RMD withdrawal each contract year. You are limited to one RMD withdrawal per contract year, so the timing may be restricted to avoid a nonguaranteed withdrawal. Note that if you own the spousal benefit and your spouse is more than 10 years younger than you, this benefit may not be suitable because any withdrawal used to satisfy your RMD may result in a nonguaranteed withdrawal.

## Ending the Benefit

Beginning with the sixth contract year, you may cancel the benefit in the first 45 days of each contract year. Charges stop and you cannot reinstate the benefit. Otherwise the benefit ends (and cannot be reinstated) when the earliest of the following occurs:

- The (last) covered person dies
- The benefit base is \$0
- An annuity option is elected before the guaranteed payment phase
- The account value is \$0 due to a nonguaranteed withdrawal
- Before the LPA eligibility date, the account value is \$0 due to charges
- The contract matures at age 100 (unless the LPA option is elected)
- The contract is assigned
- The contract is surrendered (full surrender)
- The benefit is cancelled by you
- The covered spouse elects a death benefit other than spousal continuation

### ***Before You Consider GLIA Plus***

*To provide withdrawals for life, limits and conditions apply to the benefit, including limits on how you invest and how much you withdraw. This brochure highlights important details of the features, restrictions, costs and operation of this optional benefit. Understand the information here and in the product prospectuses before you act.*

## Western & Southern: Our Strength. Your Future.

**Financial  
Strength**

**1888  
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

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

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. The GLWB rider is intended to provide a minimum guaranteed income stream. It may not be appropriate if you do not expect to take withdrawals. Consult your financial professional before purchasing this rider. Consider whether the purchase of an immediate annuity or the election of an annuity benefit under a deferred annuity using current annuity rates would better suit your needs.

**Integrity Life**, Cincinnati, OH, operates in DC and all states except NY. Securities offered by **Touchstone Securities, Inc.**\*, Cincinnati, OH. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. \*A registered broker-dealer and member FINRA/SIPC.

Payment of benefits under the annuity contract is the obligation of the insurance company issuing the annuity. Guarantees are based on issuer claims-paying ability. Product and feature availability, and benefit provisions vary by state. Contact a financial professional for details and limitations. Interest rates are declared by the issuer at annual effective rates, taking into account daily interest compounding. Interest earnings grow tax deferred until received. Distributions from non-qualified annuities and IRAs are subject to ordinary income tax. Distributions from a Roth IRA are tax free after age 59½ if the plan has been established for at least five years. Withdrawals prior to age 59½ may incur a 10% IRS penalty tax in both Traditional IRA and Roth IRA plans and in non-qualified annuities. **Western & Southern member companies and agents do not offer legal or tax advice.** For tax information, see an attorney or tax advisor. Variable annuities are tax-deferred insurance products. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and if taken before age 59½, may be subject to charges and taxes, including a 10% IRS penalty tax.

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There is no guarantee of the investment performance or safety of the variable investment options of a variable annuity. Investment return and principal value of an investment in a variable annuity will fluctuate, so units, when redeemed may be worth more or less than their original cost.

**An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the product and fund prospectuses. For prospectuses containing complete information, visit [WSFinancialPartners.com](http://WSFinancialPartners.com) or call 800.325.8583 (Integrity). Please read the prospectuses carefully before investing or sending money.**

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