

# IncomeSource® Select

## Product Summary

<b>Contract Type</b>	Flexible premium deferred income annuity issued by Integrity Life Insurance Company, Cincinnati, Ohio, or National Integrity Life Insurance Company, White Plains, New York, both members of Western & Southern Financial Group, Cincinnati, Ohio.
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>➤ Nonqualified and Roth IRA 0-83</li> <li>➤ Qualified (non-QLAC) 0-71</li> <li>➤ Qualified Longevity Annuity Contract (QLAC) 35-83</li> </ul>
<b>Premiums</b>	<p><b>Minimum:</b> \$10,000 initial; \$1,000 additional premiums (\$100 for systematic). No additional premiums will be permitted within 13 months of the Income Date.</p> <p><b>Maximum:</b> \$2 million maximum cumulative premiums without prior approval (except as below).</p> <ul style="list-style-type: none"> <li>➤ Life Only: \$1 million through attained age 75; \$500,000 for attained age 76+.</li> <li>➤ Joint Life Only: \$500,000 for attained age 76+.</li> <li>➤ No Return of Premium (ROP) Death Benefit elected (any payout): \$1 million through attained age 75; \$500,000 for attained age 76+.</li> </ul> <p><b>QLAC Maximum:</b> \$210,000!</p>
<b>Deferral Period</b>	<p><b>Minimum:</b> 13 months</p> <p><b>Maximum:</b> 40 years</p>
<b>Income Date (date of first payment)</b>	<p>The Income Date is selected at issue, but can be changed during the deferral period (see “Income Date &amp; Payment Frequency Change”).</p> <p>Age income must start:</p> <ul style="list-style-type: none"> <li>➤ Nonqualified and Roth IRA contracts: Income payments must begin by the older annuitant’s 85th birthday.</li> <li>➤ Tax-qualified contracts: Income payments must begin by April 1 of the year after the older annuitant turns 73.</li> <li>➤ QLAC: Income payments cannot begin before the older annuitant turns 73 and must begin by the first day of the month following the older annuitant’s 85th birthday.</li> </ul>
<b>Income Payment Frequency</b>	Monthly, quarterly, semiannually or annually. The Income Payment Frequency is selected at issue, but can be changed during the deferral period (see “Income Date & Payment Frequency Change”).
<b>Income Payout Options (Individual &amp; Joint Life<sup>2</sup>)</b>	<ul style="list-style-type: none"> <li>➤ Life Only</li> <li>➤ Life with Period Certain (5-30 years)</li> <li>➤ Life with Cash Refund</li> <li>➤ Life with Installment Refund</li> <li>➤ Period Certain Only (5-30 years)</li> </ul> <p>(QLACs are limited to Life Only and Life with Cash Refund options)</p>
<b>Increasing Payout Option (IPO)<sup>3</sup></b>	Increases the annual income amount by 1-5%. The IPO must be selected at issue and cannot change. (not available with QLAC)
<b>Joint Income Reduction Option (5-50%)</b>	Allows income payments to be reduced at the death of the annuitant, joint annuitant or either annuitant.

<b>INVESTMENT AND INSURANCE PRODUCTS ARE:</b>	<ul style="list-style-type: none"> <li>• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</li> <li>• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES</li> <li>• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED</li> </ul>
---	---

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

### Accelerated Payment Feature

Allows a lump sum advance of five monthly payments in addition to the next scheduled payment (total of six):

- Available for monthly payments only
- Must be 60 and older to exercise the option
- Limited to two requests over the life of the contract
- 15 days prior notice

(not available with QLAC)

### Return of Premium Death Benefit Option (during deferral period)<sup>4</sup>

If the ROP Death Benefit is elected, and the annuitant and joint annuitant (if applicable) die before the Income Date, a death benefit equal to the sum of all premiums will be paid to any living owner, or, if no owner survives, to the named beneficiary. You will receive lower income payments if the ROP Death Benefit is elected than if you had not elected the benefit.

A change to the Income Date or Income Payment Frequency can be made twice during the deferral period. A change to either will count toward the two times allowed<sup>5</sup>. To request a change, 60 days advance notice is required.

### Income Date & Income Payment Frequency Change

The Income Date can be moved by a maximum of 60 months in either direction, subject to the following:<sup>6</sup>

- A move between 30 and 60 months will count as two available changes. No further changes to the Income Date or Payment Frequency are permitted<sup>7</sup>
- For contracts without the optional ROP Death Benefit, the new date must be at least 24 months from the date the request is received.

### Qualifying Longevity Annuity Contracts

QLACs allow IRA owners and defined contribution plan participants to defer taxes on a portion of their RMDs up to age 85. This helps clients address the risk of running out of money or unnecessarily limiting retirement spending. Important QLAC rules to consider include:

- Eligible accounts include 401(a), 401(k), 403(b), 457(b), traditional IRA, SEP IRA and SIMPLE IRA.
- QLAC purchases per person are limited to \$210,000!
- Distributions must begin no later than the first day of the month following your 85th birthday.
- Income payment options can be life only or life with cash refund (individual or joint).
- Once income starts, the payments must satisfy RMD rules.
- The contract cannot have any cash surrender value or commutation benefit.
- The contract must state from inception that it is intended to be a QLAC.

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

1 Contributions are limited to \$210,000 (subject to annual cost-of-living adjustments), less premiums for other QLACs. This limit applies across all qualified funds. Adhering to the purchase limit is the client's responsibility. Clients should consult with their own independent legal and tax advisors prior to establishing a QLAC.

2 Joint annuitants for nonqualified contracts are not required to be spouses. Non-spouse joint annuitants are not permitted for qualified contracts.

3 The option is not tied to any outside index or indicator. Once a contract is signed, the option cannot be added or removed, as the income stream is adjusted from the start of the contract.

4 For contracts without the Return of Premium Death Benefit option, no death benefit will be paid if the annuitant and joint annuitant (if applicable) die before the Income Date. After the Income Date, if the annuitant and joint annuitant (if applicable) die, any remaining annuity benefit will be paid in accordance with the payout option selected.

5 See contract for complete details.

6 In FL and NY, only one change is permitted. In FL, the 60-month limit does not apply when changing to an earlier date.

7 A second change (if applicable) cannot be more than 30 months before or after the income date in effect.

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. IncomeSource Select is issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, White Plains, NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. 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. Both companies are members of Western & Southern Financial Group.

A deferred income annuity is permanent. Owner has no access to premium, which converts to an income payout stream if at least one annuitant is alive on the Income Date. There is no cash value and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, except under limited circumstances as described in the contract. A deferred income annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. If a payout for life or two lives is selected, whether the payout received will be greater or less than the premium paid will depend on how long the annuitant(s) lives.

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 Life and National Integrity Life. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals 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 member companies and their agents do not offer legal or tax advice.** For specific tax information, consult your attorney or tax advisor.

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. Flexible Premium Deferred Paid-Up Annuity Contract Series ICC17 ENT-04 1708 and ENT-04 1708 NY, Death Benefit Rider IR.08-0606; Return of Premium Endorsements ICC17 EE.32 1708, EE.32 1708 NY, Acceleration of Income Payments Endorsements ICC17 EE.33 1708, EE.33 1708 NY, Commutation Endorsements ICC17 EE.34 1708, EE.34 1708 NY, Qualified Longevity Annuity Contract Endorsements ICC17 EE.35 1708, EE.35 1708 NY, and Qualified Plan Endorsement ICC20 EE.28 Q 2005.

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