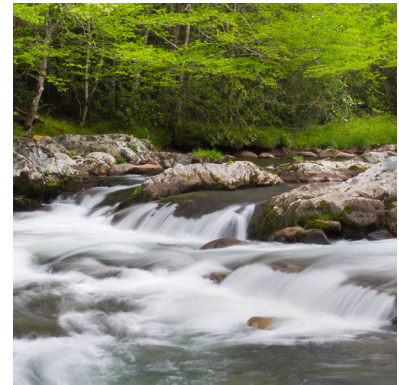


# Increasing the Income Stream with IncomeSource® Series

## Consider IncomeSource to Maximize Retirement

Inflation, rising healthcare costs and longer life spans stand to strain retirees' finances. At the same time, fixed-interest assets often don't provide enough income to maintain desired standards of living.

It's important to have the right income plan in place for retirement. If your fixed-interest assets don't provide enough income, consider **IncomeSource**, a single premium immediate annuity issued by Integrity Life Insurance Company or National Integrity Life Insurance Company.



### For Example:

**Diane**, age 75 (A Single, Sole Provider)

**Available assets:** Several Fixed-Interest Holdings

**Tax bracket:** 25%

Diane has been retired for 10 years and sought to live on only the earnings from her fixed-interest holdings. But, Diane is concerned inflation and rising healthcare costs will impact her retirement income. To maximize her after-tax income and provide a more comfortable lifestyle, Diane decided to move \$150,000 from one of her fixed-interest holdings to an income annuity — **IncomeSource**. To provide protection for her beneficiaries, she elected the installment refund option. Upon her death, income payments will continue to her beneficiaries until the total of payments made under the contract equals the initial premium amount.

## Comparing Diane's Plans

Current Plan		New Plan: \$495 More a Month	
A Portion of Diane's Fixed Income Portfolio		Diane's IncomeSource Annuity	
\$150,000 Fixed-Interest Rate Holding		\$150,000 Premium <sup>2</sup>	
<b>Interest Rate:</b>	4.00% <sup>1</sup>	<b>Payout Period:</b>	Life with installment refund
<b>Tax Bracket:</b>	25% (Federal)	<b>Tax Bracket:</b>	25% (Federal)
<b>Monthly Payment:</b>	\$368.00 (after-tax)	<b>Monthly Payment:</b>	\$863.84 <sup>3</sup> (after-tax)

### Result:

The new plan provides Diane with monthly payments of \$863.84 guaranteed for life. This is an increase of \$495.84 per month. In addition, if she dies before the contract value of \$150,000 has been paid, her beneficiaries will continue to receive the monthly payment until the contract value is returned or lump sum (depending on the income option selected):<sup>4</sup>



A member of Western & Southern Financial Group

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

## Generate a Guaranteed Income Stream for Life

**IncomeSource** can create an income stream you can't outlive. You can create a dependable flow of income that lasts a lifetime by putting a portion of your assets into an **IncomeSource** annuity. Ask your financial professional about this retirement income strategy. The greatest benefit: the added peace of mind possible with a guaranteed lifetime income.

Each version in the IncomeSource Series has a different set of current rates and factors used to determine your periodic income payments. A financial representative may offer only one IncomeSource Series version.

*For more information, contact your financial representative.*

- 1 Annual effective interest rate.
- 2 Portfolio amount is reduced by purchase amount of annuity.
- 3 Hypothetical illustration is based on 7/29/19 spot rates and assumes a Life with Installment Refund payout for an age 75 female born 5/17/1942, with \$150,000 premium, monthly payouts, and a one month deferral. Quoted payment will vary based on current interest rates.
- 4 Payouts end at the annuitant's death unless a certain period or installment refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater than the premium paid will depend on how long the annuitant(s) lives. If death occurs after any guaranteed income payouts have been made, no additional payments will be made to the beneficiary.

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. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Products are backed by the full financial strength of Integrity or National Integrity Life. 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. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions vary by state. Guarantees subject to the claims-paying ability of the insurance company. See your representative for details. Single Premium Immediate Annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, Deceased Commutation Rider series ICC09 ER.02 0901 and Living Commutation Rider series ICC09 ER.01 0901.

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