

Combat Inflation

Increasing Payouts Can Mean Increasing Confidence

Help Keep Income Rising in Retirement

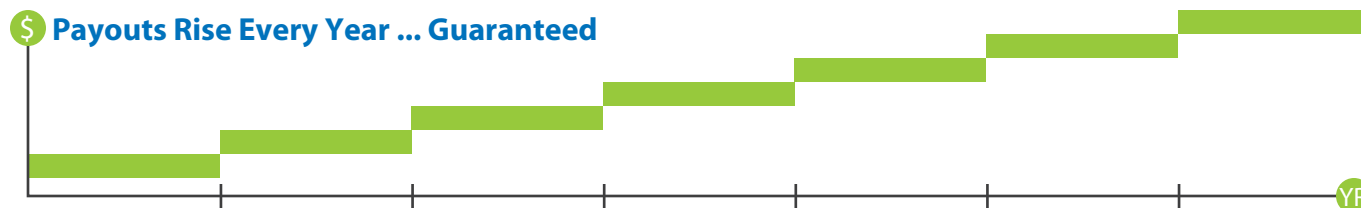
Inflation can put a damper on any retirement, especially if rising prices force you to downsize your desired lifestyle. Help answer inflation with the guaranteed **Increasing Payout Option¹ (IPO)** available with **IncomeSource® Series** single premium immediate annuity.

Payouts Can Rise Up to 5% Each Year

Choose to increase retirement payouts by 1%, 2%, 3%, 4% or 5% annually.

Here's How It Works

Select the Increasing Payout Option at purchase. Choose the annual percentage for payouts to rise: **1% to 5%**. Then sit back and watch retirement income increase every year for the life of the policy ... guaranteed.



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

For more information, visit WSFinancialPartners.com or contact your financial professional.

¹ The option is not tied to any outside index or indicator. Once the contract is issued the option cannot be added or removed, as the income stream is adjusted from the start. IPO payments will initially be lower than under a payout option without the IPO. IPO payment amounts increase annually and will at some point, depending on the payout elected and the annuitant's longevity, exceed those received under an option without the IPO. If the annuitant dies prior to his or her life expectancy, the payee may receive less total income under an IPO option than without one.

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 Insurance Company, Cincinnati, OH operates in DC and all states except NY, where National Integrity Life Insurance Company, White Plains, NY operates. W&S Financial Group Distributors, Inc., Cincinnati, OH (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. 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.

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

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