

3 D's Define Indextra's Advantages

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



Defensive

Safeguard Your Retirement Account Value from Market Declines

Indextra helps defend against market volatility with a **guaranteed** minimum account value (GMAV). It guarantees positive value for your account, no matter what happens due to index performance.

GMAV calculated as premium, less withdrawals, withdrawal charges and rider charges, multiplied by applicable guaranteed enhancement percentage. Benefit applies one time only, at end of index year immediately after chosen withdrawal charge period.
Any increase applied to fixed interest option.



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 Features and Index Allocation Choices

Indextra offers **Older Issue Ages** and **Laddering Opportunities**, as well as allocation options from financial leaders **Goldman Sachs** and **J.P. Morgan**. These select indexes have no interest rate caps.

Interest rate caps may apply to other indexed interest options. Goldman Sachs and J.P. Morgan indices are volatility controlled (participation rates apply).

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 helping safeguard your future well-being with a full range of risk management financial solutions.



Fortune.com/Fortune500/2023

WSFinancialPartners.com

A+ A.M. Best rating (2nd highest of 13 ratings; held since June 2009) for superior ability to meet ongoing insurance obligations. Rating is current as of April 2024 and is subject to change. 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 (lowest) to 100 to reduce confusion over ratings because each rating agency uses a different scale. Ranking is current as of April 2024 and is subject to change.

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., Cincinnati, OH (doing business in CA as W&S Financial Insurance Services) 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. ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406. ICC14 EE.23 SI-MY-PTP 1406. ICC14 EE.23 SI-PTP 1406, ICC14 EE.23 SI-MA 1406, ICC15 EE.23 SI-OY-PTP 1511.

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.

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