

Indextra: A Strong Retirement Vehicle

Indextra puts you in the driver's seat for your retirement journey with the following features:

Indextra's Engine: Allocation Options

Indextra features global investment banks under the hood with indices by **Goldman Sachs** and **J.P. Morgan**. Plus S&P 500 and Fixed options. They're the engine that powers your performance.

Indextra's Routes: 8 Allocation Lanes

Indextra keeps you in the driver's seat with **8** allocation choices of varying terms to help you travel down the retirement road you choose!

Indextra's Navigation: Seeking a Safer Path

A GPS can't provide a driver the "safest" route. But Indextra can offer security on your retirement path. It's backed by Integrity Life, a member of **Western & Southern Financial Group**. The issuer has a **96** Comdex ranking and is highly rated by agencies registered as **NRSROs** (Nationally Recognized Statistical Ratings Organizations) with the SEC.



Ask how Indextra can help you reach your retirement destination.

¹ Three-year Point-to-Point crediting options not available with the 5-year product.

Issuer: Integrity Life Insurance Company

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. 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

Product is issued by Integrity Life Insurance Company, Cincinnati, OH, operating in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) 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. 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, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 ER.03 GLWB-1 1406 and ICC14 ER.04 GLWB-S 1406.

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. **Western & Southern member companies and their agents do not offer legal or 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.

The Comdex Ranking, current as of November 2022, 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 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings are subject to change periodically. The ratings upon which the Comdex is calculated are current as of 11/1/22.

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