Triple Laddering: Extra Indextra Opportunities

You can create a retirement strategy with annual crediting opportunities, potential for higher participation rates in longer periods and multiple beginning index values.

- **Ladder**: Spread initial investment over 1-, 2-, and 3-year options.
- **Renew**: Renew into 3-year options at the end of each initial period.
- **Benefits**: Six annual crediting opportunities in six years. And, renewals into longer periods offer the potential for higher participation rates than shorter periods. Also, take advantage of beginning index value points with each renewal.

Split Investment to Increase Opportunities

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<thead>
<tr>
<th>1-Year</th>
<th>3-Year Renew</th>
<th>3-Year Renew</th>
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<tr>
<td>2-Year</td>
<td>3-Year Renew</td>
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<td>3-Year</td>
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**Chart is for illustrative purposes only and not indicative of actual index returns or future index values. Index starting points depict a hypothetical example of both negative and positive changes in index values. Allocation options and crediting periods may be changed or eliminated in the future.**
Crediting Period — The period over which the performance of an index is measured and used as part of a formula to determine the interest credited to an indexed interest option. The first crediting period begins on the sweep date.

Each indexed interest option (including each allocation to a multi-year indexed interest option) has its own crediting period. The end of one crediting period marks the beginning of the next. A crediting period is never less than one year.

Participation Rate — The percentage of any index increase or decrease that is applied to the formula for determining the interest rate credited to the account value in a given indexed interest option for its crediting period. The participation rate is never below 10%. The participation rate can exceed 100%.

Single premium deferred fixed indexed annuity is issued by Integrity Life Insurance Company, Cincinnati, OH. Integrity operates in DC and all states except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer.

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