

## 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

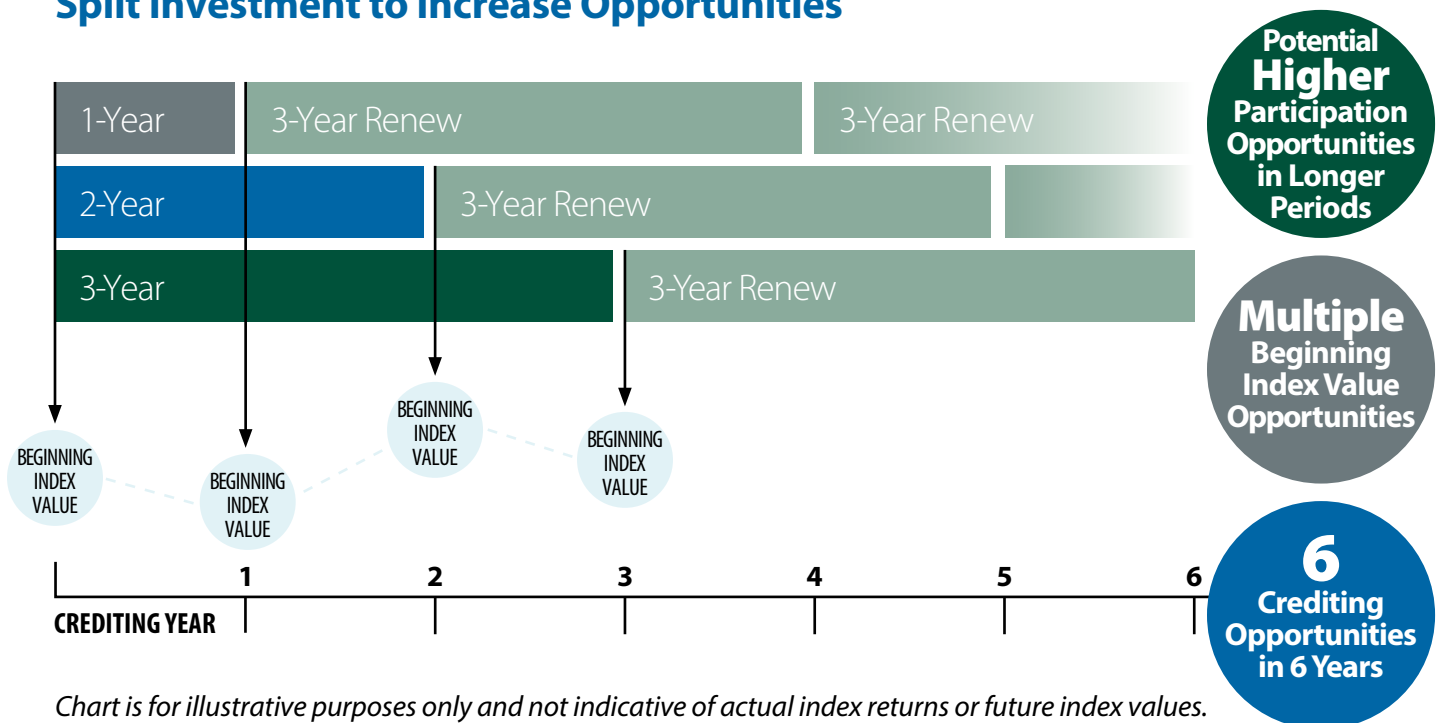


Chart is for illustrative purposes only and not indicative of actual index returns or future index values. Index starting points depict a hypothetical example of both negative and positive changes in index values. Allocation options and crediting periods may be changed or eliminated in the future.

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

## 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](http://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.

*Learn more about the extras in Indextra. Ask your representative for details.*

Each version in the Indextra Series has a different set of current rates, including participation rates and interest rate caps. A financial representative may offer only one Indextra Series version.

**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. 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.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, Integrity Life. Guarantees are based on the claims paying ability of the insurer. Products are backed by the full financial strength of Integrity. Earnings and pre-tax payments are subject to ordinary 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 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. See your financial professional for product details and limitations.

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

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