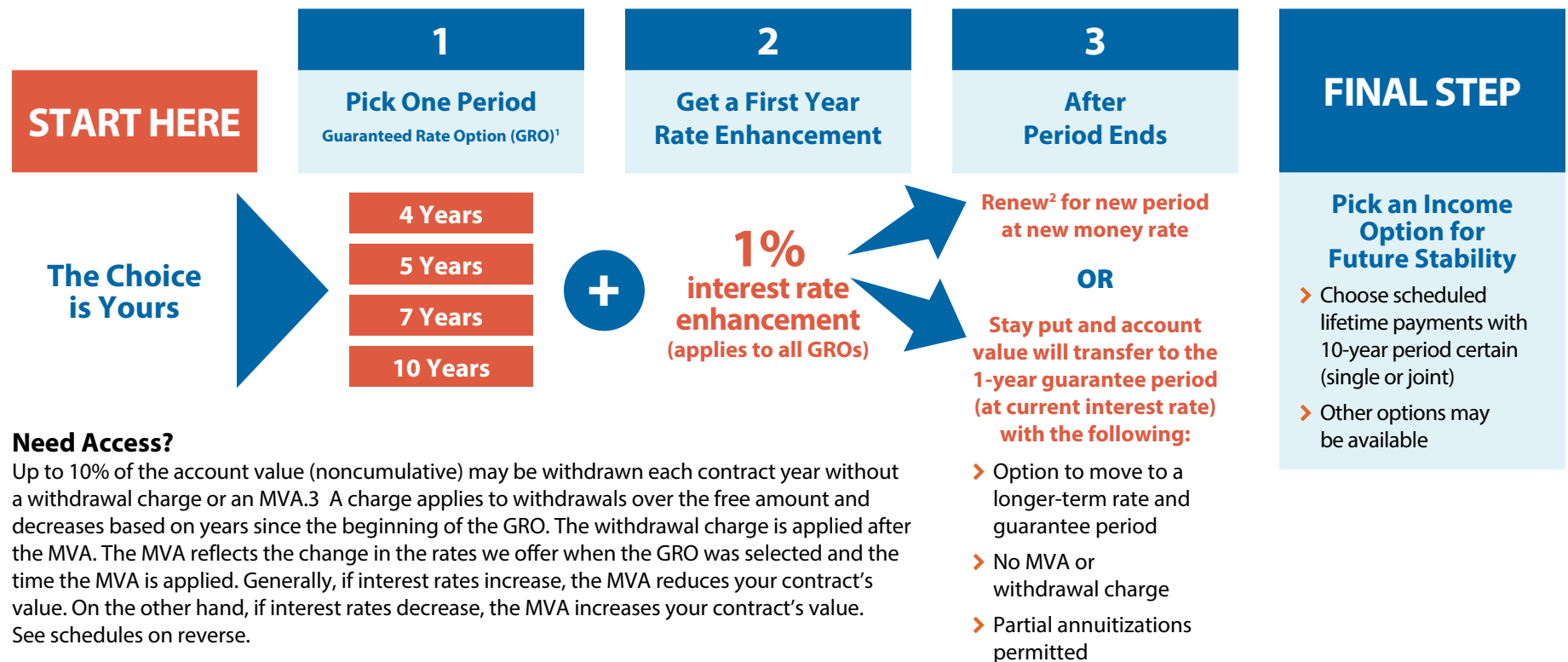


MultiVantage[®]: Multiple Guarantees Now. Flexible Advantages Later.

Uneasy with market volatility? Unsure about the fixed interest rate environment? Get the guarantees you demand with the flexibility you desire in **MultiVantage**, a single premium deferred annuity with market value adjustment (MVA), issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY.

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Plan for retirement by selecting a guaranteed rate option now. Enjoy the opportunity to take advantage of a potentially better rate later. Here's how:



Integrity GRO Withdrawal Charge Schedule (Initial and Renewal)

GRO Period	1	2	3	4	5	6	7	8	9	10
10-year	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%
7-year	8%	8%	7%	7%	6%	5%	4%	–	–	–
5-year	8%	8%	7%	7%	6%	–	–	–	–	–
4-year	8%	8%	7%	7%	–	–	–	–	–	–

California GRO Withdrawal Charge Schedule (Initial and Renewal)

GRO Period	1	2	3	4	5	6	7	8
10-year	8%	7%	6%	5%	4%	3%	2%	1%
7-year	8%	7%	6%	5%	4%	5%	2%	–
5-year	8%	7%	6%	5%	4%	–	–	–
4-year	8%	7%	6%	5%	–	–	–	–

New York Initial GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5	6	7
10-year	7%	6%	5%	4%	3%	2%	1%
7-year	7%	6%	5%	4%	3%	2%	1%
5-year	7%	6%	5%	4%	3%	–	–
4-year	7%	6%	5%	4%	–	–	–

New York Renewal GRO Withdrawal Charge Schedule

GRO Period	1	2	3	4	5
7-year	5%	4%	3%	2%	1%
5-year	5%	4%	3%	2%	1%
4-year	4%	3%	2%	1%	–

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- GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Account value may be allocated to one GRO period only. A market value adjustment applies to withdrawals from a GRO in excess of the free withdrawal amount and annuitizations, if applicable. GRO periods cannot be selected beyond maturity date. Account value must be at least \$5,000 for GRO renewal election.
- Currently offered guarantee periods are available for the first renewal. After first renewal or one year after the end of the initial GRO, if earlier, choose from the guarantee period(s) available at that time. The 10-year guarantee period is not available for renewals in New York.
- Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, generally subject to a 10% IRS penalty tax.

Product is issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Integrity operates in DC and all states except NY, where National Integrity operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

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