



Fixed Deferred Annuities Comparison

For additional information regarding this disclosure, including where the referenced products can be purchased, please contact us at 1-800-433-1778.

In New York, National Integrity Life Insurance Company currently offers various fixed deferred annuities through independent insurance agents, banks and broker-dealers. The table below shows the key differences between these fixed deferred annuity products. It is not intended to describe all product features, or features that are the same between products. Please refer to product materials for more details, and ask your agent, adviser or representative for the most current interest crediting rates to help you in your decision.

Product Name	SmartSelect Series (ENT-06 1805 NY)	MultiVantage (NIL-16 1701 NY R1)	New Momentum (NIL 04-04 NY Rev.)	SPDA Series II (NIL 03-02-2 NY)	AnnuiQuest (NIL-03 0712 NY Cert)	SmartStep (1303-52006 NIL NY R)
Sales Channel(s) Offering	Banks & two full service national broker-dealers	Independent insurance agents & broker-dealers	Independent insurance agents & broker-dealers	Independent insurance agents & broker-dealers	Banks	Banks
Premium Type	Single Premium	Single Premium	Flexible Premium	Single Premium	Single Premium	Single Premium
Interest Rate Bonus	None	1.00%, first year of the Initial GRO & Renewal GRO	0.75%, first contract year only	1.00%, first contract year only	2.00%, first contract year only	None
Market Value Adjustment ¹	Yes	Yes	Yes	No	No	No
Return of Premium (ROP) Guarantee	No	No	No	Yes, included	Yes, included	Optional. In years 2-4, interest rate increases 0.15% each year for ROP, or 0.40% each year if no ROP
Maximum Issue Age	85	89	85	85	85	89
Maximum Premium	\$1,250,000 or \$1,500,000 ²	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Available Guaranteed Rate Options (GROs)	3, 4, 5, 6, 7, 9 or 10 years ^{2,3}	4, 5, 7 or 10 years ³	1, 5, 6, 7 & 10 years ⁴	1, 3 or 5 years	1-5 & 7 years ⁴	4 years
Withdrawal Charge Schedule	3, 4, 5, 6 or 7 years (Initial GRO) ³ 3, 4 or 5 years (Renewal GRO) ³	4, 5 or 7 years (Initial GRO) ³ 4 or 5 years (Renewal GRO) ³	7 years	7 years	7 years	6 years
Interest Rate Bands	0.15% added to GRO interest rate if account value is \$100,000+	N/A	N/A	N/A	N/A	0.20% added to the initial rate, continuing through year 4 if account value is \$100,000+
General Account or Separate Account ⁵	General Account	Separate Account	Separate Account	General Account	General Account	General Account



- ¹ A Market Value Adjustment (MVA) applies to withdrawals in excess of the free withdrawal amount. It reflects the effect of the change in the interest rates we offer between the time the GRO was selected and the time the MVA is applied. Generally, if interest rates increase, the MVA reduces your contract's value. On the other hand, if interest rates decrease, the MVA increases your contract's value. The MVA does not apply during the last 30 days of the GRO or to the death benefit. The contractual MVA limit for SmartSelect applies to positive and negative MVAs, whereas the contractual MVA limit for MultiVantage and New Momentum applies to negative MVAs only.
- ² In banks, SmartSelect has a maximum premium of \$1.25 million without prior company approval, and the 9- and 10-year GROs are not available.
- ³ Renewal GROs greater than 7 years are not available. The length of the Withdrawal Charge Schedule matches the length of the Initial GRO Period for the 3-, 4-, 5-, 6- and 7-year GROs and matches the length of the Renewal GRO Period for the 3-, 4- and 5-year GROs. Withdrawals Charges are limited to 7 years for Initial GROs longer than 7 years and are limited to 5 years for the 6- and 7-year Renewal GROs.
- ⁴ For New Momentum and AnnuiQuest, you can choose among one or more of the available GROs.
- ⁵ Insurance products are issued by an insurance company using a general account or a separate account. In a general account structure the assets are invested in the insurance company's general account, and the entire general account of the insurance company supports the guarantees for all products backed by the assets in the general account. The assets in a general account are not attributable to any single product liability. Separate account assets are segregated from the general account of the insurer, and specifically support the product(s) issued by the insurer through the separate account. A separate account's assets are used first to meet the guarantees for any product using the separate account, and if the separate account assets are insufficient, contract owners would look to the general account to make up any potential shortfall on an equal basis with all general account claimants.

