Issuer
SPDA Series II single premium deferred annuity is issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Greenwich, NY.

Issue Ages
Owner and Annuitant: 18–85

Retirement Plans
Traditional and Roth IRAs are available. This product may be a suitable option for rollovers from KEOGH, 401(k), SEP or other tax-qualified plans. Different rules apply for tax-qualified plans. Consult your plan administrator or tax advisor for details.

Contribution

<table>
<thead>
<tr>
<th>Minimum Contribution</th>
<th>Maximum Contribution*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td></td>
<td>Age 0–75</td>
</tr>
<tr>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td></td>
<td>Age 76–85</td>
</tr>
</tbody>
</table>

*Contributions in excess of maximum require prior company approval.

Guarantee Periods
Guarantee periods of one, three, five and seven\(^1\) years are available. At the end of the initial guarantee period, the contract is credited with an annual renewal rate.

- Integrity and National Integrity guarantee a minimum interest rate as defined in your contract.

Access
Up to 10% of account value (noncumulative) may be withdrawn each contract year without a withdrawal charge. Withdrawals of taxable amounts will be subject to ordinary income tax and, before age 59½, will generally be subject to a 10% IRS penalty tax. The $300 minimum withdrawal amount is reduced to $100 if taken through a systematic withdrawal program that is available free of charge.

Withdrawal Charge
An account value charge applies to amounts over the free withdrawal amount and decreases over time based on the number of years that have elapsed since the contribution was received. The withdrawal charge will be the following percentages of the applicable withdrawal amount:

<table>
<thead>
<tr>
<th>Contribution Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>Thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Charge</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>0%</td>
</tr>
</tbody>
</table>

\(^1\) The seven-year guarantee period is not available in New York.
Withdrawal Charge Waivers

Provided Integrity and National Integrity receive prior required notification, withdrawal charges may be waived for hardship distributions. Eligible hardships include disability (National Integrity only) or unemployment, terminal illness and medical care, including nursing home, hospital and long-term care facility confinement (Integrity only). Similarly, required minimum distributions may also qualify for waivers.

Death Benefit

- During the accumulation period, your beneficiary receives the current account value calculated at the time that proof of death is received.
- Your annuity contract pays death benefit proceeds directly to the named beneficiary without the delay, expense and publicity of probate.

Money-back Guarantee

Integrity and National Integrity guarantee the return of your contribution. If you make a full withdrawal at any time, you will receive at least the contribution amount, less any previous partial withdrawals. Any applicable withdrawal charges will be waived to the extent that they would conflict with this guarantee. For purposes of this guarantee, previous interest withdrawals will be considered a return of your contribution.

Contract Fees

None