



## Indextra® Series

**Target Market:** Clients who seek participation in gains linked to market advances and protection from losses linked to market declines.

1

### **Guaranteed Growth – Clients Can Only MAKE Money**

105%, 107% or 110% Guaranteed Minimum Account Value at the end of the applicable 5-, 7-, or 10-year withdrawal charge period<sup>1</sup>

2

### **No Surprises For You or Your Client**

No Market Value Adjustment (MVA)<sup>2</sup>; all premiums receive the same interest rate (No Banding)<sup>3</sup>; No commission charge-back at death

3

### **Flexibility with NQ Stretch, Issue through Age 85**

Non-Qualified Stretch death benefit option, access, withdrawal waivers and more

4

### **8 Allocation Paths with Options**

Split premium among 7 indexed interest options and 1 fixed interest option, plus freedom to change allocations at specific points<sup>4</sup>

5

### **Optional GLWB<sup>5</sup> Income Certainty**

Guaranteed Lifetime Withdrawal Benefit creates lifetime retirement income while maintaining growth potential and preserving access (per rider limitations)

6

### **Roll-up of 9%, 10%, 11%**

Age-based increase added to Roll-up Base each index year of the first 10 when no withdrawals taken (when GLWB elected)

7

### **Choice of Withdrawal Charge Periods: 5, 7 or 10 Years**

Generally longer withdrawal charge periods offer more potential for higher interest on allocation option

8

### **Triple Laddering Opportunity**

Variety of allocation periods offering laddering strategy possibilities

9

### **Electronic Application**

Intelligent application process

10

### **Financial Strength**

**Parent Company:** Member of a Mutual Holding Company | 1888 Heritage | U.S. Owned & Operated  
**Issuing Company:** 96 Comdex Ranking | A+ A.M. Best Rating

Single Premium Fixed Indexed Annuity

Issuer: Integrity Life Insurance Company

## Western & Southern: Our Strength. Your Future.



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](https://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.

*For more strong points, contact your financial professional.*

- 1 Assumes no withdrawals taken and no guaranteed lifetime withdrawal benefit elected. Account value may fall below 105%, 107% or 110% if interest paid in subsequent years is less than the rider charges taken.
- 2 MVA products generally increase or decrease the amount withdrawn based on interest rate movement.
- 3 Some products advertise higher rates that are not available to lower premium amounts (ex. under \$100k).
- 4 Three-Year Point-to-Point crediting options not available with the 5-year product.
- 5 Optional benefit available at issue for an additional annual charge. Restrictions apply.

Rating refers to the claims-paying ability of the insurance company and does not reflect the performance or safety of any investment product. The rating agency uses proprietary evaluation criteria and rating scale. Ratings, current as of November 2022, are subject to change. A.M. Best - A+ Superior - Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009). The Comdex Ranking is a composite of all the financial strength ratings a company receives from Standard & Poor's, Moody's, A.M. Best, and Fitch. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

Product is issued by Integrity Life Insurance Company, Cincinnati, OH, operating in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance 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, ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.25 WWC 1406, ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406 issued by Integrity Life Insurance Company.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity. Indexextra is a single premium deferred fixed indexed annuity that earns interest based on changes in a market index, which measure how markets or parts of markets perform. The Indexed Interest Options have a guaranteed interest rate that will never be less than 0%, even if the index(es) goes down.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals before age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. **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.

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

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