

Fixed Annuities Rate Announcement

Effective 12/31/11
Last Updated 12/31/11

MultiVantageSM – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	2.00%	1.00%	1.25%
5-year GRO	2.30%	1.30%	1.50%
7-year GRO	3.10%	2.10%	2.24%
10-year GRO ¹	3.45%	2.45%	2.55%

New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO ²	4.00%		
2-year GRO	1.75%	1.00%	1.37%
3-year GRO	1.75%	1.00%	1.25%
5-year GRO	1.85%	1.10%	1.25%
6-year GRO	2.10%	1.35%	1.47%
7-year GRO	2.50%	1.75%	1.85%
10-year GRO	2.90%	2.15%	2.22%

SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	2.70%		
3-year	2.60%	1.60%	1.93%
5-year	1.95%	1.95%	1.95%
7-year ³	1.75%	1.75%	1.75%

Applications received prior to the effective date will lock in the previous rate.

This rate sheet provided courtesy of:

*Sales Desk
800.804.4465*

1 10-year GRO not available at renewal with National Integrity contracts.

2 The .75% GRO rate enhancement in the first year is not provided when participating in the QIO. Transfers of existing funds or internal conversions of existing Integrity and National Integrity contracts may not be made into the QIO. Integrity and National Integrity retain the right to modify this special. At the end of one year from the deposit date, the QIO interest rate will revert to the then declared rate. Reduced commission on funds deposited into the QIO account applies during this special rate offer.

3 7-year guarantee period not available in New York.

(See page 2 for Momentum Advantage rates)



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Group Distributors**

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Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

Fixed Annuities Rate Announcement *(continued)*

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Momentum Advantage[®] – Single Premium Deferred Annuity⁴

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO⁵	1.75%	1.00%	1.18%
5-year GRO⁵	2.05%	1.30%	1.45%
7-year GRO	2.85%	2.10%	2.20%
10-year GRO	3.20%	2.45%	2.52%
7-year GRO-National	2.75%	2.00%	2.10%
10-year GRO-National	3.05%	2.30%	2.37%

⁴ Renewals only beginning 1/31/12.

⁵ Momentum Advantage 4- and 5-year GROs are not available in New York.

Rates are subject to change.

Payments 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. Annuities are issued by **Integrity Life Insurance Company**, Cincinnati, OH and **National Integrity Life Insurance Company**, Goshen, NY. Integrity operates in DC and all states, except ME, NH, NY and VT, where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuers, which have sole financial responsibility for their products. All are members of Western & Southern Financial Group.

Product and feature availability, as well as benefit provisions, vary by state and by product. Contract series INT-16 1112, IR.36 1112, ICC11 INT-16 1112, ICC11 IR.36 1112, ICC11 NIL-16 1112, ICC11 NR.36 1112, NIL-16 1112 NY, NR.36 1112 NY, INT 01-04, INT 01-04 -1, INT 01-04 MSP, I.01-03, I.03-03, INT 01-04-E and I.01-04-1, NIL 01-2 NY, NIL 01-02-3 NY, INT96 Rev., INT96 FRL, INT96 (NM2), INT95, INT94, INT 03-09 A, INT 03-09B, INT 05-09, 11960CNQ-I-OR, NIL 04-04 NY, NIL04-04-3 NY, INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 NY.

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Variable Annuities Rate Announcement

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AdvantEdge – Flexible Premium Variable Annuity

STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
1.00%	1.00%	1.00%	1.00%	1.00%	1.25%	1.60%

AnnuChoice® – Flexible Premium Variable Annuity

STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
3.50%	1.50%	1.00%	1.00%	1.05%	1.70%	2.10%

Pinnacle – Flexible Premium Variable Annuity

STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
3.50%	1.50%	1.00%	1.00%	1.00%	1.40%	1.80%

VAROOM® – Flexible Premium Variable Annuity

STO-6 month*	STO-12 month*					
1.00%	1.00%					

Applications received prior to the effective date will lock in the previous rate.

This rate sheet provided courtesy of:

Sales Desk

800.804.4465

* Systematic Transfer Options rate effective 12/31/11.

Rates are subject to change.

Payments of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Variable annuities are issued by **Integrity Life Insurance Company**, Cincinnati, OH and **National Integrity Life Insurance Company**, Goshen, NY and offered by **Touchstone Securities, Inc.***. All are members of Western & Southern Financial Group. Integrity operates in DC and all states, except ME, NH, NY and VT, where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuers, which have sole financial responsibility for their products. Product and feature availability, as well as benefit provisions, vary by state and by product.

Investment return and principal value of an investment in a variable annuity will fluctuate, so units, when redeemed, may be worth more or less than their original cost. Guarantees are based on the claims-paying ability of the insurer. There is no guarantee of the investment performance or safety of the variable investment options in this variable annuity.

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the prospectus. For a prospectus containing complete information, visit WSFinancialPartners.com or call 800.325.8583. Please have your clients read the prospectus carefully before investing or sending money.



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