

Rates: Competitive. Ratings: Attractive.

Select a guaranteed rate option (GRO) for your choice of years with SPDA Series II, a single premium deferred annuity loaded with strong points to consider when planning your retirement.

- **1-, 3-, 5- & 7-year**¹ initial guarantee periods
- **10%** annual withdrawal penalty-free
- **Confidence** of a highly rated company
- **100%** return of principal guaranteed²
- **No** market value adjustment
- **Full** account value at death of annuitant

Outstanding Company Ratings		
A.M. Best	Standard & Poor's	Fitch
A+ Superior	AA Very Strong	AA Very Strong
Superior ability to meet ongoing insurance obligations	Very strong with a stable outlook	Very strong capacity to meet policyholder and contract obligations on a timely basis
<i>(second highest of 16 ratings; held since June 2009)</i>	<i>(third highest of 21 ratings; held since July 2013)</i>	<i>(third highest of 21 ratings; held since June 2009)</i>

Guarantee Periods

Guarantee periods of one, three, five and seven¹ 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 for the life of the contract.

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:

Contribution Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	7%	7%	7%	6%	5%	4%	3%	0%

(continued)



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)³. Similarly, required minimum distributions may also qualify for waivers.

For more information contact:

*Your
W&S Financial Group Distributors
Representative*

1 7-year not available in NY.

2 Upon surrender and less any amounts previously withdrawn from the annuity.

3 Hardship waivers are not available in MO. Hardship waiver does not include unemployment in IN, PA and WA.

Ratings refer to claims-paying ability of the insurer and are opinions of its financial capacity to meet the obligations of its contracts. Ratings, determined by independent insurance ratings firms, neither refer to the performance or safety of the product nor imply approval of it or its investment options. Ratings are subject to change.

SPDA Series II 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 ME, NH, NY & VT, where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guaranteed are based on the claims-paying ability of the insurer. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% penalty tax.

Western & Southern member companies and their agents do not offer tax advice. For tax information, consult an attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for availability, details and limitations. Contract series INT 04-03, NI 03-02-2 NY and NIL 03-02-3 NY.

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