

## Target Audience

Indextra is designed for clients who seek:

- The potential to earn interest determined in part by market indices, with protection from loss due to negative returns of the market indices
- The flexibility to allocate money to multiple allocation options, including an option where interest is determined in part by a proprietary index
- Lifetime income options



## Issuer

Indextra is a single premium deferred fixed indexed annuity issued by Integrity Life Insurance Company, Cincinnati, Ohio, distributed through W&S Financial Group Distributors.

## Issue Ages

18-85 owner and annuitant

### Allocation Options (3 Indexed Interest Options, 1 Fixed Interest Option)<sup>1</sup>

- S&P 500® Index, 1-Year Point-to-Point<sup>2</sup>
- S&P 500® Index, 1-Year Monthly Average<sup>2</sup>
- GS Momentum Builder® Multi-Asset Class Index, 3-Year Point-to-Point<sup>3</sup> (sponsored by Goldman Sachs)
- Fixed Interest Option, 1-Year<sup>4</sup>

## Death Benefit Protection

At the death of the owner during the deferral period, Integrity guarantees that a death benefit equal to the greater of the account value and the Nonforfeiture Value<sup>5</sup> on the date the death benefit is processed will be paid to the designated beneficiary.

*(continued)*

- 1 The contract owner will choose one or more of the four allocation options at time of purchase. The contract is credited with the guaranteed minimum interest rate (GMIR) until the sweep date, when the account value will be transferred to the chosen allocation options. At the end of each crediting period, the owner may transfer the account value in that option among the four options. Options may be added or eliminated in the future.
- 2 Interest is determined by a formula that factors in the performance of the S&P 500 during the crediting period, adjusted by a participation rate guaranteed to be no less than 10% and limited to a maximum amount of interest credited by an Interest Rate Cap guaranteed to be no less than 1%.
- 3 Interest is determined by a formula that factors in the performance of the Goldman Sachs Index during the crediting period, adjusted by a Participation Rate guaranteed to be no less than 10%. There is no Interest Rate Cap.
- 4 Interest rates are declared in advance, guaranteed for one Index Year, and will never be less than the 1% GMIR.
- 5 Nonforfeiture value equals 87.5% of your premium minus voluntary reductions (not including withdrawal charges), plus interest credited at 1%.



**W&S Financial  
Group Distributors**

A member of Western & Southern Financial Group

Issuer: Integrity Life Insurance Company

## Premiums

Minimum Premium	Maximum Premium*	
<b>\$15,000</b> (qualified and non-qualified money)	<b>\$1,000,000</b> Age 18–75	<b>\$750,000</b> Age 76–85

\* Premiums in excess of maximum require prior company approval. Ages based on older owner.

## Access for Financial Flexibility

Up to 10% of the account value may be withdrawn each index year without incurring a withdrawal charge. The minimum partial withdrawal is \$250 for discretionary withdrawals and \$100 for systematic withdrawals<sup>6</sup>

## Withdrawal Charge

A charge applies only to amounts in excess of the free withdrawal amount and decreases over time based on the number of years since the contract was issued. Once elected, the withdrawal charge option cannot be changed. The withdrawal charge is based on the following percentages applied to the withdrawal amount:

Index Year	1*	2	3	4	5	6	7**	8	9	10***	11+
7-Year Percentage****	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
10-Year Percentage	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%

\* The first “year” of the withdrawal charge period begins at issue, and ends at the end of the first Index Year. Charges apply to full surrenders prior to the sweep date.

\*\* The withdrawal charge period will end on the day before the 7th contract anniversary, regardless of when the 7th Index Year ends.

\*\*\* The withdrawal charge period will end on the day before the 10th contract anniversary, regardless of when the 10th Index Year ends.

\*\*\*\* Election of 7-year withdrawal charge period will reduce one or more of the following: the credited interest rates, participation rates and/or interest rate caps.

## Withdrawal Charge Waivers

With required prior notification, withdrawal charges may be waived for the following:

- Limited life expectancy<sup>7,8</sup>
- Confinement to a nursing home, hospital or licensed health care facility<sup>7,8</sup>
- Required minimum distributions

<sup>6</sup> Withdrawals of taxable amounts are subject to ordinary income tax, and, before age 59½, generally subject to a 10% IRS penalty tax. Amounts withdrawn from indexed interest options prior to the end of a crediting period will receive no interest for that crediting period.

<sup>7</sup> Not available in California and Connecticut.

<sup>8</sup> Limited life expectancy waiver available if, after the contract date, the owner is diagnosed as having a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days.

## Guaranteed Minimum Account Value Benefit (included with no separate charge)

The 7- and 10-year withdrawal charge periods have an associated guaranteed minimum account value (GMAV) automatically included with no separate charge. At the end of the index year immediately following the withdrawal charge period, we will review the account value. If it is less than the result of the calculation stated below, we will increase the account value equal to that amount<sup>9</sup>.

Duration	7 Years	10 Years
Guaranteed Enhancement Percentage of Initial Premium	107%*	110%**

\* Applies only to 7-year withdrawal charge period.  
\*\* Applies only to 10-year withdrawal charge period.

The GMAV is the premium, less adjustments for withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage stated above. This benefit applies one time only with any increase applied to the fixed interest option.

## Defer Taxes

Interest earnings grow tax-deferred until withdrawn, usually at retirement age. The account value grows faster than it would in a currently taxed alternative paying the same interest rate<sup>10</sup>.

## Income Options for Future Security

Choose scheduled payments guaranteed to continue for a lifetime, with a 10-year period certain (single or joint). Other options may be available. Income payment guarantees are backed by the claims-paying ability of Integrity.

## Guaranteed Lifetime Withdrawal Benefit

Indextra's guaranteed lifetime withdrawal benefit (GLWB) is an optional benefit available at issue for an additional charge, provided you (and your covered spouse, if any) are age 45-80. It guarantees payments for the life of the covered person or persons (owner and spouse if the spousal GLWB is elected) regardless of the account value as long as withdrawals are limited to the annual lifetime payout amount. The annual charge is 0.95% for the individual benefit (up to 1.50% maximum). The guaranteed withdrawal amount for the spousal benefit (for both spouses) is available at the same cost, but the payout is 90% of that for the individual benefit.

<sup>9</sup> Account value may fall below 107% or 110% if interest paid in subsequent years is less than the rider charges taken.  
<sup>10</sup> If you own an annuity through a qualified plan or IRA, no added tax-deferred advantages exist.

## 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 top-tier industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://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.

This annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman, Sachs & Co. or any of its affiliates (individually and collectively, "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such annuities particularly, the ability of the GS Momentum Builder® Multi-Asset Class Index to perform as intended, the merit (if any) of obtaining exposure to the GS Momentum Builder® Multi-Asset Class Index or the suitability of purchasing or holding interests in this annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this annuity into consideration in determining, composing or calculating the GS Momentum Builder® Multi-Asset Class Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS MOMENTUM BUILDER® MULTI-ASSET CLASS INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

"Goldman Sachs," "Goldman," "GS Momentum Builder," and "GS Momentum Builder® Multi-Asset Class Index" are trademarks or service marks of Goldman, Sachs & Co. and have been licensed for use by the insurance company issuing this annuity for use in connection with certain fixed indexed annuities.

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Western & Southern Financial Group, Inc. and its affiliates ("WS"), including the insurance company issuing this endorsement. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P"). This annuity is not sponsored, endorsed, sold or promoted by SPDJI, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of this annuity or any member of the public regarding the advisability of investing in securities generally or in this annuity particularly or the ability of the Index to track general market performance. S&P Dow Jones Indices' only relationship to the insurance company with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices. The Index is determined, composed and calculated by S&P Dow Jones Indices without regard to WS or this annuity. S&P Dow Jones Indices has no obligation to take the needs of WS or the owners of this annuity into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices is not responsible for and have not participated in the determination of the prices, and amount of this annuity or the timing of the issuance or sale of this annuity or in the determination or calculation of the equation by which this annuity is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of this annuity. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY WS, OWNERS OF THE ANNUITY, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND WS, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Products are issued by Integrity Life Insurance Company, Cincinnati, OH. Integrity operates in DC and all states except ME, NH, NY and VT. W&S Financial Group Distributors, Inc., is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Contract series ICC14 ENT-03 1406, ICC14 ER.03 GLWB-I 1406, ICC14 ER.04 GLWB-S 1406, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC14 EE.23 SI-PTP 1406, ICC14 EE.23 SI-MA 1406, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWC 1406, ENT-03 1406, ER.03 GLWB-I 1406, ER.04 GLWB-S 1406, EE.21 GMAV-7 1406, EE.22 GMAV-10 1406, EE.23 SI-MY-PTP 1406, EE.23 SI-PTP 1406, EE.23 SI-MA 1406, EE.24 ROP 1406 and EE.25 WWC 1406.

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.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Neither Western & Southern member companies, nor their agents, offer tax advice. 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. See your financial professional for product details and limitations.

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