



# MultiVantage<sup>®</sup>

**Target Market:** Clients up to age 89 who seek the advantages of guaranteed rates with flexible renewals in a variety of terms.

1

## New Money Rates at Renewal<sup>1</sup>

No new app; new comp and withdrawal charge periods apply

2

## Older Issue Ages

One of the oldest annuity issue ages in the industry

AGE  
89

3

## Full and Partial Annuitization

Commission paid at these pivot points<sup>2</sup>

4

## Rate to Term – Short or Long<sup>3</sup>

Guarantee period equals withdrawal charge period: 4, 5, 7 & 10 years<sup>4</sup>

5

## No Commission Chargeback at Death

No commission chargeback imposed at death of owner

6

## Full Account Value at Death<sup>5</sup>

Full account value paid at death of owner

7

## Hardship Waiver – No Age Restrictions<sup>6</sup>

Issue age limitation; not available in CA

8

## Custom Client Rate Flyer

Ask for your free customizable interest rate marketing piece

9

## Video Training

Short and simple video product training

10

## Financial Strength

**Parent Company:** Mutual Company | 1888 Heritage | U.S. Owned & Operated

**Issuing Company:** 95 Comdex Ranking | A+ A.M. Best Rating

Single Premium Deferred Annuity

Issuers: Integrity Life Insurance Company | National 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](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.

*For more strong points, contact:*

*[Agent Name]*  
*[Firm Name]*  
*[Agent Phone]*

- 1 GRO periods cannot be selected beyond maturity date. Account value must be at least \$5,000 for GRO renewal election.
- 2 Based on current SPIA compensation at time of annuitization.
- 3 GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Account value may be allocated to one GRO period only.
- 4 Withdrawal charges differ in California and New York.
- 5 Before a full annuity option is elected.
- 6 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.

A+ A.M. Best rating is the superior ability to meet ongoing insurance obligations. 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. Comdex, current as of September 2018, is a composite of financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It gives the average percentile ranking on a scale of 1-100 (where 1 is the lowest) in relation to all other companies that have been rated by the independent insurance rating agencies. Ratings, current as of September 2018, are subject to change.

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. 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.

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 the issuer.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken prior to age 59½, may be subject to a 10% IRS penalty. An MVA applies to early transfers, withdrawals and annuitizations, if applicable. Western & Southern member companies do not 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. Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC17 INT-16 1701 and NIL-16 1112 NY R and Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider series ICC11 IR.36 1112 and NR.36 1112 NY.

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