



IncomeSource® Series

Target Market: Clients who seek a retirement income stream now from a selection of payout options.

1

Commutation Liquidity¹

Emergency access while contract remains in force

2

Non-Spousal Joint Life Payouts

No age restrictions within issue limits

3

Corporate and Trust Ownership

Enhanced business and personal planning applications

4

Lifetime Income with Death Benefit²

Refund guarantee gives beneficiaries the option of lump sum or installment

5

Increasing Payout Option³ Fights Inflation **1%-5%**

Combat rising costs with yearly payout increases

6

Temp Life⁴ Maximizes Income

For the shorter of a specified period or the life of the annuitant

7

Competitive Payouts

Compare our consistently competitive numbers

8

Interactive Income Fact Finder

Online interactive income planner helps clients plan for income

9

Rep & Client Videos

Learn about and promote SPIA with quick-view videos

10

Financial Strength

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

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

Forbes magazine, Aug. 1, 2018, rankings based on incomes males ages 60 and 70 may obtain for \$100,000 SPIA premiums

Single Premium Immediate Annuity

Ranked a
**Forbes
BEST**
SPIA

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. 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 Currently unavailable in NY. Not available with life only payouts, temporary life payouts and certain period payouts of less than 10 years.
- 2 By commutation rider and if income option allows.
- 3 All options may not be available. IPO payments are lower initially than a payment option without IPO. IPO payments increase annually and at some point, depending on payment option elected and annuitant's longevity, exceed those received under a payment option without IPO. If annuitant dies before life expectancy, a payee may receive less total income with an IPO than without one.
- 4 Income payments under the Temporary Life option will continue for a period of time, specified by the owner, only while the annuitant is alive. If the annuitant dies before the specified Temporary Life maximum period, the contract terminates with **no further benefits**. This option is suitable for situations such as making alimony, mortgage or loan payments or bridging an income gap before Social Security, pension or RMD benefits commence. Payments received may total less than premium paid.

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.

An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and can't be surrendered. Terms such as the payout amounts, timing and rates cannot be changed, unless commutation elected. Payouts end at annuitant death unless certain period or installment refund option elected. Life contingent payout may be less or more than premium based on length of annuitant(s) life. Life and Temporary life payouts provide no benefit on or after the death of the annuitant(s).

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.

Western & Southern member companies and their agents do not offer legal or tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. The commutation rider is not available all states. For use with Single Premium Immediate Annuity contract series: ICC16 ENT-01 1701, ENT-01 1701 NY, Deceased Commutation Rider series ICC09 ER.02 0901 and Living Commutation Rider series ICC09 ER.01 0901.

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