

Nine Ways Your Fixed Annuity May Pay

Confidence comes with knowing you can get to funds within an annuity. Payout options and limitations vary by product. Consider the checklist below as you and your financial professional discuss the possibilities available in annuity-funded solutions.

- Withdrawals** of up to 10% of the contract value, or of interest credited since the last contract anniversary, are available annually beginning in the first year.
- Annuitization** can convert a lump sum into a guaranteed income stream for your life, or for your life and that of another person.
- SEPPs** (substantially equal periodic payments) taken at least annually for at least five years and to age 59½ can be arranged — from qualified or nonqualified annuities.
- Distributions** upon death, via nonqualified stretch or a stretch IRA, provide payouts while extending the advantage of tax deferral over the lifetime of your beneficiary.
- Beneficiary Designation** enables you to determine the payout stream a beneficiary receives for enhanced legacy planning.
- Combination plans** pair two annuities — one generating an immediate income flow, the other pursuing accumulation.
- RMD** (required minimum distribution) programs pay out the amount traditional IRA owners and qualified plan participants must begin taking annually from their retirement accounts beginning at age 70½.
- Payouts now** from an immediate annuity offer a range of income options, for specific amounts or periods, plus increasing payout options can address inflation risk.
- Payouts in the future**, deferred for 2 to 20 years from a flexible premium paid-up annuity, secure an income stream for life at today's prices.

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An annuity is a long-term financial vehicle designed for retirement purposes. An insurance company accepts premiums and provides future income or a lump sum amount to the contract owner by contractual agreement. Withdrawals reduce contract benefits and values.

The purchase of an immediate annuity is permanent. The annuity owner will no longer have access to the premium, which converts into a stream of income payments. The contract has no cash value, no death benefit and cannot be surrendered. The terms of the annuity, such as the choice of income payment option, payment amounts and timing, and the rates of return, cannot be changed.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to 59½ are generally subject to a 10% IRS penalty tax. Product and feature availability, as well as benefit provisions, vary by state. See your financial Professional for details and limitations.

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. Annuities are issued and guaranteed by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, both members of Western & Southern Financial Group. Integrity operates in all states except NH, NY, ME and VT where National Integrity has operating authority. Integrity and National Integrity do not offer tax advice. For specific tax information, consult your attorney or tax advisor.

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