

DIVERSIFIED INSURANCE BROKERS

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Contract Type	Flexible premium deferred income annuity issued by Integrity Life Insurance Company, Cincinnati, Ohio, or National Integrity Life Insurance Company, Greenwich, New York, both members of Western & Southern Financial Group, Cincinnati, Ohio.
Issue Ages	<ul style="list-style-type: none">• Nonqualified and Roth IRA 18-83• Qualified (non-QLAC) 18-69• Qualified Longevity Annuity Contract (QLAC) 31-83
Premiums	<p>Minimum: \$10,000 initial; \$1,000 additional premiums (\$100 for systematic). No additional premiums will be permitted within 13 months of the Income Date.</p> <p>Maximum: \$2,000,000 maximum cumulative premiums without prior approval (\$1,000,000 through attained age 75 if no Return of Premium Death Benefit is elected, or if a Life Only payout option is chosen; \$500,000 for attained ages 76 and older if no Return of Premium Death Benefit is elected, or if a Life Only or Joint Life Only payout option is chosen).</p> <p>QLAC Maximum: The lesser of \$130,000 or 25% of aggregated IRA account values¹.</p>
Deferral Period	<p>Minimum: 13 months</p> <p>Maximum: 40 years</p>
Income Date (date of first payment)	<p>The Income Date is selected at issue, but can be changed during the deferral period (see "Income Date & Payment Frequency Change").</p> <p>Age income must start:</p> <ul style="list-style-type: none">• Nonqualified and Roth IRA contracts: Income payments must begin by the annuitant's 85th birthday.• Tax-qualified contracts: Income payments must begin by April 1 of the year after the annuitant turns 70½.• QLAC: Income payments cannot begin before April 1 in the year the annuitant turns 70½ and must begin by the first day of the month following the annuitant's 85th birthday.
Income Payment Frequency	Monthly, quarterly, semiannually or annually. The Income Payment Frequency is selected at issue, but can be changed during the deferral period (see "Income Date & Payment Frequency Change").
Income Payout Options (Individual & Joint Life²)	<ul style="list-style-type: none">• Life Only• Life with Period Certain (5-30 years)• Life with Cash Refund• Life with Installment Refund• Period Certain Only (5-30 years) <p>(QLACs are limited to Life Only and Life with Cash Refund options)</p>
Increasing Payout Option (IPO)³	Increases the annual income amount by 1-5%. The IPO must be selected at issue and cannot change. (not available with QLAC)
Joint Income Reduction Option (5-50%)	Allows income payments to be reduced at the death of the annuitant, joint annuitant or either annuitant.
Accelerated Payment Feature	<p>Allows a lump sum advance of five monthly payments in addition to the next scheduled payment (total of six):</p> <ul style="list-style-type: none">• Available for monthly payments only• Must be 60 and older to exercise the option• Limited to two requests over the life of the contract• 15 days prior notice <p>(not available with QLAC)</p>

<p>Return of Premium Death Benefit Option (during deferral period)⁴</p>	<p>If the Return of Premium Death Benefit is elected, and the annuitant and joint annuitant (if applicable) die before the Income Date, a death benefit equal to the sum of all premiums will be paid to any living owner, or, if no owner survives, to the named beneficiary. You will receive lower income payments if the Return of Premium Death Benefit is elected than if you had not elected the benefit.</p>
<p>Income Date & Payment Frequency Change</p>	<p>A change to the Income Date and Payment Frequency can be made up to two times during the deferral period. A change to either will count toward the two times allowed.</p> <p>The Income Date can be moved up to five years before or after the date originally selected, subject to the following⁵:</p> <ul style="list-style-type: none"> • A change to the Income Date that is between 30 months and five years before or after the date originally selected will count as two available changes, and no further changes to the Payment Frequency or the Income Date can be made. • For contracts <u>without</u> the optional Return of Premium Death Benefit, if the Income Date is moved to an earlier date, the new Income Date must be at least two years after the request to change is provided. <p>To request a change to the Income Date, 60 days prior notice must be given before the earlier of the new Income Date or the original Income Date. To request a change to the Payment Frequency, 60 days prior notice must be given before the Income Date in effect at the time of the request.</p>

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- 1 QLAC premiums are limited to the lesser of \$130,000 (lifetime) or 25% of the owner's aggregated traditional IRA account values as of the prior December 31, less premiums paid for other QLACs.
- 2 Owners/annuitants for joint life options are not required to be spouses since deferral period death benefit is not paid until death of last surviving annuitant. Qualified contracts are not allowed for joint, non-spouse annuitants who are greater than 10 years apart in age (greater than 2 years apart for QLAC).
- 3 The option is not tied to any outside index or indicator. Once a contract is signed, the option cannot be added or removed, as the income stream is adjusted from the start of the contract.
- 4 For contracts without the Return of Premium Death Benefit option, no death benefit will be paid if the annuitant and joint annuitant (if applicable) die before the Income Date. After the Income Date, if the annuitant and joint annuitant (if applicable) die, any remaining annuity benefit will be paid in accordance with the payout option selected.
- 5 In Florida, only one income date change is permitted, and the five-year limit applies only to extensions of the original income date.

IncomeSource Select is 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. Both companies are members of Western & Southern Financial Group.

A deferred income annuity is permanent. Owner has no access to premium, which converts to an income payout stream if at least one annuitant is alive on the Income Date. There is no cash value and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, except under limited circumstances as described in the contract. A deferred income annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. If a payout for life or two lives is selected, whether the payout received will be greater or less than the premium paid will depend on how long the annuitant(s) lives.

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 Life and National Integrity Life. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Integrity Life, National Integrity Life or their agents offer tax advice. For specific tax information, consult your attorney or tax advisor. Earnings and pre-tax payments are subject to income tax when received. **Western & Southern member companies and their agents do not offer legal or tax advice.**

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. Flexible Premium Deferred Income Annuity Contract Series ICC17 ENT-04 1708 and ENT-04 1708 NY and endorsements ICC17 EE.32-36 1708 and EE.32-35 1708 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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