7.06% **ANNUALLY¹**

IncomeSource[®] Series single premium immediate annuity

Company: Rated A+ Superior A.M. Best²

Benefits:

- Guaranteed income with competitive annual payout rate
- Flexible payout terms and frequencies, based on your needs
- Minimum purchase amount of just \$10,000³
- Fixed rate helps limit market fluctuation concerns

Each version in the IncomeSource Series has a different set of current rates and factors used to determine your periodic income payments. A financial representative may offer only one IncomeSource Series version.

Ask your representative about guaranteed income for life: **Diversified Insurance Brokers** 770-662-8510

Annual payout rates include income and return of principal and interest. Rate calculated by multiplying the monthly payout amount by 12 and dividing by an assumed premium of \$250,000. Based on a 70-year-old male, life with 10-year certain payout as of 05/03/16 and is subject to change. Rated A+ Superior by A.M. Best for superior ability to meet ongoing insurance obligations (2nd highest of 16 ratings; held since June 2009). Rating, as of 05/03/15 is

subject to change.

Or the premium required to purchase a periodic income payout or \$100, whichever is higher.

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. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Integrity Life, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life, Greenwich, NY, 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. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions vary by state. Guarantees subject to the claims-paying ability of the insurance company. See your representative for details. Single Premium Immediate Annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, ENT-01 1701-A NY, ENT-01 1701-B NY, ENT-01 1701-C NY, ENT-01 1701-D NY, ENT-01 1701-E 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	