

# JourneyMark<sup>SM</sup> Series Annuity Quick Reference

As of 2/15/2022

Insurance Carrier	Product	Features	Cascade Rider	Expanse Rider	Allocation Options	Liquidity	Approved States																																																																																																																									
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western &amp; Southern Financial Group</p> <p><b>Financial Strength Ratings*</b></p> <p><b>AM Best: A+</b> Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p><b>Comdex Ranking:**</b> 96 out of 100</p> <p>Ratings are correct as of 2/15/2022, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <table><tr><th colspan="2">Product Versions</th><th>Issue Ages</th></tr><tr><th>Base Product</th><th>Years</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>0–85</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr><tr><td>JourneyMark 5</td><td>5</td><td>86–90</td></tr></table> <table><tr><th colspan="2">With Cascade Rider</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>0–80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <table><tr><th colspan="2">With Expanse Rider</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>45–80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <p><b>Premium</b></p> <ul style="list-style-type: none"><li>\$10K min., Q and NQ.</li><li>\$5K+ additional premium payments allowed during first contract year.</li><li>\$1.5M max., ages 0–75.</li><li>\$1M max., ages 76+.</li></ul> <p><b>Contract Guarantee</b></p> <p>Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is:</p> <ul style="list-style-type: none"><li>0.15% (AZ, AR, CO, HI, IA, KS, MN, MT, NE, NC, OK, TX and UT).</li><li>1% (all other states).</li></ul> <p><b>Death Benefit</b></p> <p>Greater of 100% of account value (AV)—120% with Expanse Rider—plus interest credited as of the date of death, or the nonforfeiture value.</p>	Product Versions		Issue Ages	Base Product	Years		JourneyMark	10	0–85	JourneyMark 7	7		JourneyMark 5	5	86–90	With Cascade Rider			JourneyMark	10	0–80	JourneyMark 7	7		With Expanse Rider			JourneyMark	10	45–80	JourneyMark 7	7		<ul style="list-style-type: none"><li>Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.</li><li>Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs.</li><li>The option to issue to age 90 with a short, 5-year duration.</li><li>Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.</li><li>Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.</li></ul>	<p><b>Enhanced Liquidity and Growth Rider</b></p> <p>Optional upgrade with 7- and 10-year products.</p> <p><b>Return of Premium benefit:</b></p> <ul style="list-style-type: none"><li>Available after Year 3 with full premium, less any withdrawals.</li></ul> <p><b>Guaranteed Minimum Account Value benefit:</b></p> <ul style="list-style-type: none"><li>One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product).</li><li>Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.</li><li>Not available in CA.</li></ul> <p><b>Premium bonus:</b></p> <ul style="list-style-type: none"><li>Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA.</li></ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"><li>10% free withdrawals each index year after the first.</li></ul> <p><b>Cascade Rider charge:</b></p> <ul style="list-style-type: none"><li>JourneyMark: 1%.</li><li>JourneyMark 7: 0.35%.</li><li>Assessed annually during the withdrawal charge period based on the AV.</li></ul>	<p><b>Guaranteed Lifetime Withdrawal Benefit Rider</b></p> <p>Optional upgrade with 7- and 10-year products.</p> <p><b>Guaranteed Lifetime Withdrawal Benefit:</b></p> <ul style="list-style-type: none"><li>Performance-driven benefit base that rolls up by:<ul style="list-style-type: none"><li>10% benefit base bonus (applied to each premium).</li><li>200% of rate of interest credited for up to 15 years (capped at 25% per index year).</li></ul></li><li>Income available in first year (must be age 60+).</li><li>Choice of level or increasing payouts.</li></ul> <p><b>Income Doubler:</b></p> <ul style="list-style-type: none"><li>200% income payment for impairment in 2 of 6 ADLs.</li><li>Available after 3 index years.</li></ul> <p><b>Enhanced Death Benefit:</b></p> <ul style="list-style-type: none"><li>120% of AV, including any interest paid on death.</li><li>Payable as a lump sum after the third index year if income isn't activated.</li></ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"><li>10% free withdrawals each index year after the first.</li></ul> <p><b>Expanse Rider charge:</b> 1%</p> <ul style="list-style-type: none"><li>Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.</li></ul>	<table><tr><th>Current Par. Rates†</th><th>Base Product</th><th>With Cascade Rider</th><th>With Expanse Rider</th></tr></table> <p><b>Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</b></p> <table><tr><td>JourneyMark:</td><td>57%</td><td>57%</td><td>90%</td></tr><tr><td>JourneyMark 7:</td><td>67%</td><td>67%</td><td>100%</td></tr><tr><td>JourneyMark 5:</td><td>67%</td><td>NA</td><td>NA</td></tr></table> <p><b>Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</b></p> <table><tr><td>JourneyMark:</td><td>80%</td><td>80%</td><td>125%</td></tr><tr><td>JourneyMark 7:</td><td>95%</td><td>95%</td><td>137%</td></tr><tr><td>JourneyMark 5:</td><td>95%</td><td>NA</td><td>NA</td></tr></table> <p><b>Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</b></p> <table><tr><td>JourneyMark:</td><td>70%</td><td>70%</td><td>107%</td></tr><tr><td>JourneyMark 7:</td><td>82%</td><td>82%</td><td>120%</td></tr><tr><td>JourneyMark 5:</td><td>82%</td><td>NA</td><td>NA</td></tr></table> <p><b>Goldman Sachs Pathfinder, 1Y Point-to-Point</b></p> <table><tr><td>JourneyMark:</td><td>27%</td><td>27%</td><td>41%</td></tr></table> <p><b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b></p> <table><tr><td>JourneyMark:</td><td>43%</td><td>43%</td><td>65%</td></tr></table> <p><b>Goldman Sachs Mariner, 1Y Point-to-Point</b></p> <table><tr><td>JourneyMark 7:</td><td>57%</td><td>57%</td><td>85%</td></tr><tr><td>JourneyMark 5:</td><td>57%</td><td>NA</td><td>NA</td></tr></table> <p><b>Goldman Sachs Mariner, 2Y Point-to-Point</b></p> <table><tr><td>JourneyMark 7:</td><td>77%</td><td>77%</td><td>112%</td></tr><tr><td>JourneyMark 5:</td><td>77%</td><td>NA</td><td>NA</td></tr></table> <p><b>S&amp;P 500®, 1Y Point-to-Point</b></p> <table><tr><td>JourneyMark:</td><td>17%</td><td>17%</td><td>26%</td></tr><tr><td>JourneyMark 7:</td><td>20%</td><td>20%</td><td>29%</td></tr><tr><td>JourneyMark 5:</td><td>20%</td><td>NA</td><td>NA</td></tr></table> <p><b>Fixed Interest Option</b> (current declared rates):†</p> <table><tr><td>JourneyMark:</td><td>1.45%</td><td>1.45%</td><td>2.25%</td></tr><tr><td>JourneyMark 7:</td><td>1.70%</td><td>1.70%</td><td>2.50%</td></tr><tr><td>JourneyMark 5:</td><td>1.70%</td><td>NA</td><td>NA</td></tr></table> <p>Rates effective 2/15/2022, and subject to change. Check LegacyNet® for updates.</p>	Current Par. Rates†	Base Product	With Cascade Rider	With Expanse Rider	JourneyMark:	57%	57%	90%	JourneyMark 7:	67%	67%	100%	JourneyMark 5:	67%	NA	NA	JourneyMark:	80%	80%	125%	JourneyMark 7:	95%	95%	137%	JourneyMark 5:	95%	NA	NA	JourneyMark:	70%	70%	107%	JourneyMark 7:	82%	82%	120%	JourneyMark 5:	82%	NA	NA	JourneyMark:	27%	27%	41%	JourneyMark:	43%	43%	65%	JourneyMark 7:	57%	57%	85%	JourneyMark 5:	57%	NA	NA	JourneyMark 7:	77%	77%	112%	JourneyMark 5:	77%	NA	NA	JourneyMark:	17%	17%	26%	JourneyMark 7:	20%	20%	29%	JourneyMark 5:	20%	NA	NA	JourneyMark:	1.45%	1.45%	2.25%	JourneyMark 7:	1.70%	1.70%	2.50%	JourneyMark 5:	1.70%	NA	NA	<p><b>Penalty-Free Withdrawals</b></p> <p>Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum):</p> <ul style="list-style-type: none"><li>5% with base product.</li><li>10% with Cascade or Expanse Rider.</li></ul> <p><b>Withdrawal Charges (+/- MVA)</b></p> <p><b>Base Product:</b></p> <ul style="list-style-type: none"><li>JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0%</li><li>JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0%</li><li>JourneyMark 5: 5, 4, 3, 2, 1, 0%</li></ul> <p><b>With Cascade Rider or Expanse Rider:</b></p> <ul style="list-style-type: none"><li>JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0%</li><li>JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0%</li></ul> <p>Check Sales Guide for details and CA variations.</p>	<p><b>Availability:</b> Approved in DC and all states <u>except</u> NY.</p> <p><b>CA Variations:</b> In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.</p>
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\*\* The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 1% in most states and 0.15% in AZ, AR, CO, HI, IA, KS, MN, MT, NE, NC, OK, TX, and UT.