

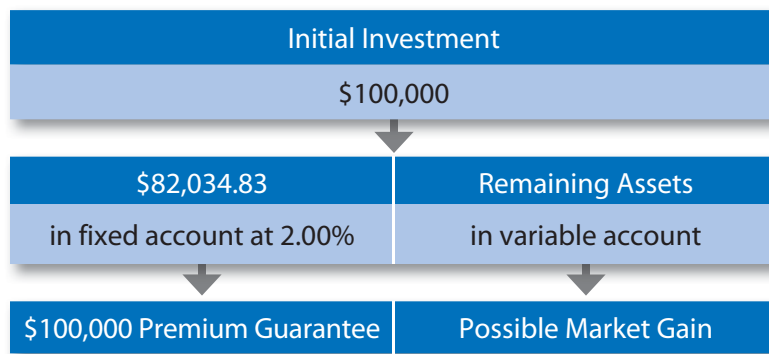
Optimize Potential Growth While Protecting Principal

Robert, age 55, has \$100,000 in retirement assets he needs to invest. However, he is having difficulty deciding where to put his money because recent market downturns have left him leery of equity investing. Still he needs to keep his nest egg growing, and he knows that equities historically have outperformed other asset classes over extended periods. In addition, current interest rates on fixed products have been modest. And, if inflation outpaces investment growth, purchasing power will be lost.

Utilizing both variable and fixed options may provide the best opportunity for growth potential while protecting his initial principal.

This split-funded strategy, using variable and fixed accounts within a variable annuity, is a solution that seeks to address Robert's dual desires for growth and safety. Consider the diversification example below as an approach for balancing confidence and potential. The scenario shows how Robert can seek to protect principal while pursuing variable portfolio growth potential.

\$100,000 Investment Over 10 Years



This hypothetical example is for illustrative purposes only and is not intended to predict or project actual investment results. It does not reflect any product or fund offered by Integrity or National Integrity. It assumes a \$100,000 initial investment with no withdrawals or transfers, held for a 10-year period. At an assumed annual compound rate of 2.00% (guaranteed minimum interest rate), an allocation of \$82,034.83 in the fixed account will grow to \$100,000 after 10 years. The balance is invested in a variable account. The illustration is intended to show how the performance of the underlying investment accounts could affect an annuity account value.

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* Ratings as of 6/15/10: A.M. Best A+ rating for superior ability to meet ongoing insurance obligations, (second highest of 16, held since June 2009); Moody's Aa3 rating for excellent financial security (fourth highest of 21, held since February 2009); Fitch AA rating for very strong capacity to meet policyholder and contract obligations on a timely basis (third highest of 21 ratings, held since June 2009); Standard & Poor's AA+ rating for very strong financial security characteristics (second highest of 21, held since August 2005).



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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.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Annuities are tax-deferred insurance products. If you are investing through a tax-advantaged plan, you will receive no additional tax advantage or deferral from an annuity.

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