

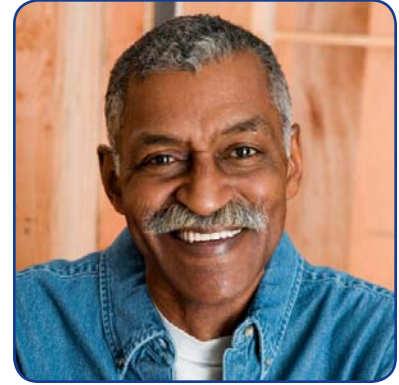
IncomeSource®: Sales Idea — Roll to a SPIA to Meet RMD Requirements

Problem: Raymond Must Take RMDs but Worries about Running Out of Money

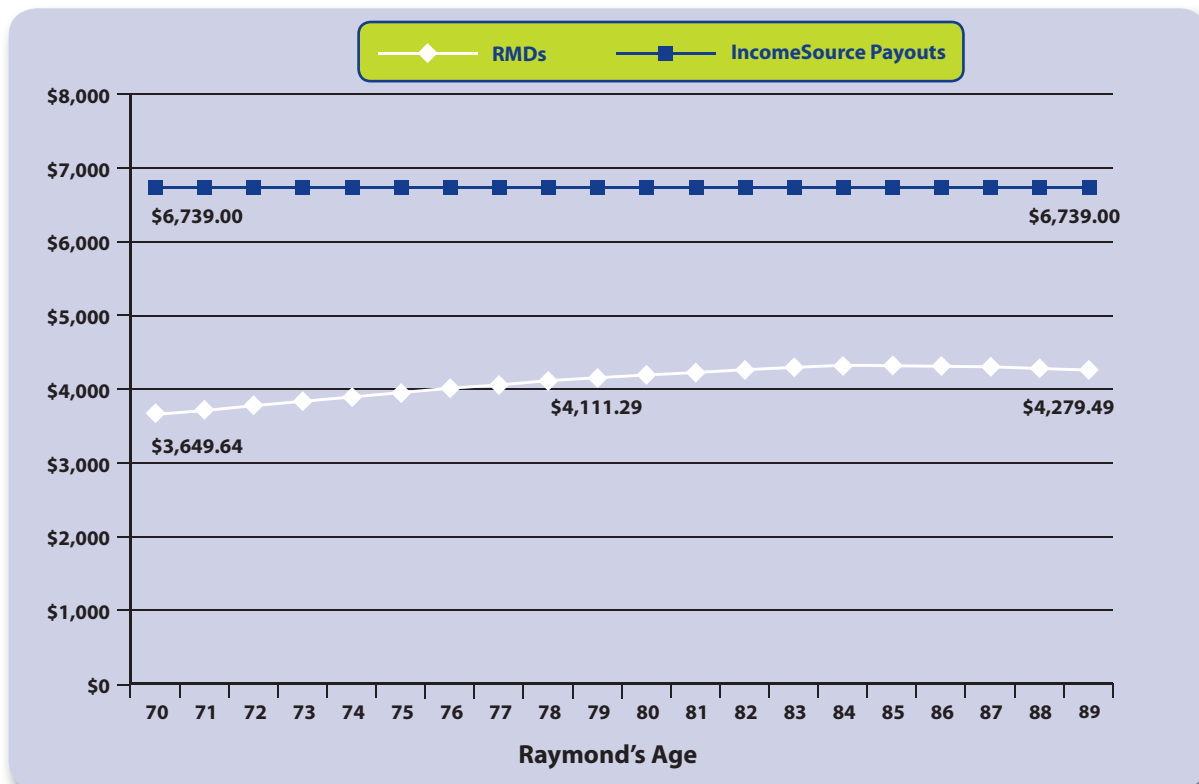
At age 70, Raymond knows that he will soon have to take required minimum distributions (RMDs) from his retirement account. He wants to be sure he won't run out of money given today's longer life expectancies.

Solution: Roll Over Funds to a SPIA

He can meet both the RMD requirements and be assured he won't outlive assets by rolling over his \$100,000 retirement account balance to IncomeSource, a single premium immediate annuity (SPIA). A life with cash refund option provides Raymond \$6,739 annually for as long as he lives.¹



SPIA Offers Higher Payouts that Last a Lifetime




(continued)

¹ Illustration as of 2/23/12 for a male born on 1/5/1942 (assuming a 10-month deferral) for a life with cash refund payout option.



Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company



If Raymond receives his first SPIA payout before age 71, his first distribution qualifies as his RMD. And so do subsequent ones. Taking payouts from the SPIA frees Raymond from the hassles of determining how much he should withdraw from his retirement account to last his lifetime and meets the RMD requirement. Upon his death, if he received less than the premium he paid, then the difference will be paid to his beneficiaries.

*To see how Raymond's solution might also fit your client's RMD situation, contact:
Your Financial Representative*

An immediate annuity is permanent. An owner no longer has 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 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. Guarantees are based on the claims-paying ability of the insurer. Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Integrity operates in DC and all states, except ME, NH, NY and VT, where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group. Product and feature availability vary by state. Contract series ICC09 ENT-01 0901, ICC09 ER.01 0901, ICC09 ER.02 0901, ICC09 EE.01 0901, ICC09 EE.02 0901, ICC09 EE.03 0901, ENT-01 0901, ER.01 0901 and ER.02 0901.

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