

## Income Guarantees and Access to Funds

Do you like the idea of guaranteeing income for a secure retirement, but also maintaining access to your money in case of an emergency? Enjoy both with IncomeSource®, a single premium immediate annuity from Integrity Life Insurance Company and National Integrity Life Insurance Company.

Should an emergency arise, such as a health-related matter or a sudden family need, the Living Annuitant Commutation Benefit of IncomeSource offers some needed liquidity. Provided you are taking some form of certain period option of 10 years or more or a life contingent contract with guaranteed payments, you can cash out a percentage of all remaining certain payouts, from 10 percent to 90 percent.



## Ann Helps a Family Member in Need

Meet Ann, a retiree three years into a life payout with a 15-year certain period. Ann's sister Sue needs financial help due to a sudden medical condition. Realizing she can live comfortably on her other sources of retirement income, Ann opts to take a \$50,000 lump-sum commutation benefit, which represents 34.44 percent of the present value of her contract's remaining certain payout stream. For the remaining 12 years of her contract's 15-year certain period, her current monthly payout amount of \$1,384.68 is reduced by 34.44 percent to \$907.80.

Age	
65	Purchases IncomeSource, \$250,000 premium. Monthly income is <b>\$1,384.68</b> (Years 1–3).
68	Takes commutation of \$50,000. Monthly payout reduces by 34.44% to <b>\$907.80</b> (Years 4–15).
81	If alive, Ann's monthly payments return to <b>\$1,384.68</b> (Years 16+).

(continued)



Integrity Life  
Insurance Company

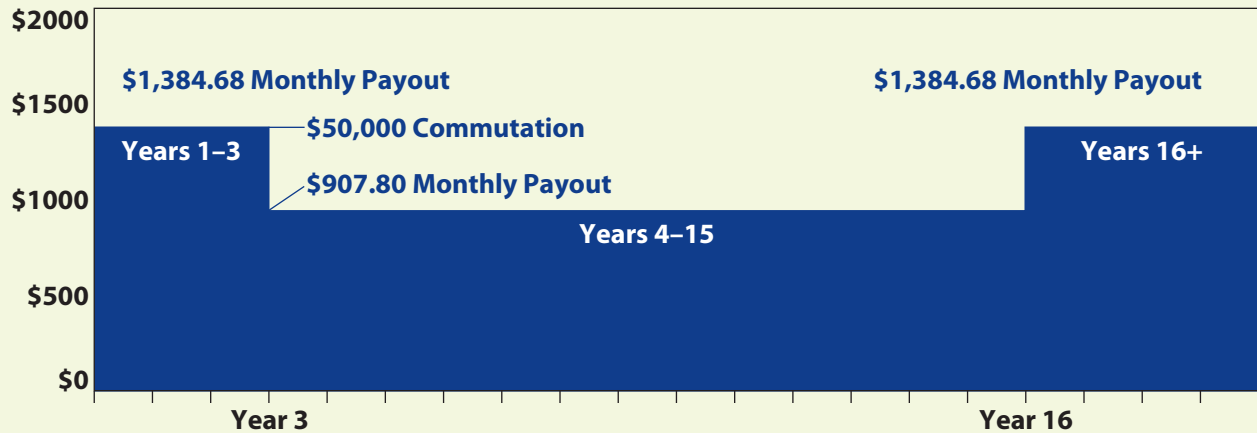


National Integrity Life  
Insurance Company

Members of Western & Southern Financial Group

**RISK MANAGEMENT FINANCIAL SOLUTIONS**

## Income and Access: You Can Have Both



At the end of the 15-year certain period, Ann's monthly payout amount returns to \$1,384.68. It will continue at that level for her lifetime.

Note: This commuted value calculation, assumed to occur three years after issue, is based on a hypothetical discount rate of 5.80% (3.80% current yield rate plus a 2.00% current margin). In this example, market rates were assumed to remain constant over the three-year period since issue. Results will vary depending on the market rates at the time of commutation.

*Guaranteed income and access to your money if needed. Secure both with IncomeSource. For more information, contact*

**Integrity Life Sales Desk**  
**(800) 804-4465**

The purchase of an immediate annuity is permanent. The annuity owner will no longer have access to the premium, which converts into a stream of income payments. The contract has no cash value, no death benefit and cannot be surrendered. The terms of the annuity, such as the choice of income payout option, payment amounts and timing, and the rates of return, cannot be changed.

Payouts end at the annuitant's death unless a certain period or installment refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater 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. IncomeSource is a single premium immediate annuity issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, members of Western & Southern Financial Group. Integrity operates in all states except NH, NY, ME and VT, where National Integrity operates. Product and feature availability, as well as benefit provisions, may vary by state.

Distributions of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal penalty tax may apply. Integrity and National Integrity do not offer tax advice. Please consult your tax advisor or attorney.

The living annuitant commutation benefit is available on IncomeSource contracts with a certain period option of 10 years or more or a life contingent contract with guaranteed payments. A single commutation up to 90 percent of the present value of the contract's remaining certain payout stream at the time the commutation is taken is allowed after the contract has been in force for one year. Multiple commutations are allowed, with a maximum accumulated total of 90 percent for the life of the contract. Each commutation must be at least 10 percent of the original payout amount and at least one year of certain payments must be remaining at time of commutation. Please discuss with your financial professional the impact of reduced monthly income payments on your retirement income needs. For use with 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, ICC09-07-001-0904, ENT-01 0901, ER.01 0901, ER.02 0901 and IL-77-0045-0808.

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