



IncomeSource[®]

Single Premium Immediate Annuity Quote

Prepared for Valued Owner

Prepared by Pat Way CLU, ChFC

Quote Date: July 2, 2020
Quote Expiration Date: July 9, 2020

Income Option: Life With Cash Refund
Income Payment Amount: \$536.27

The quote must match the application.

This quote is not binding. It does not obligate the company to issue an annuity for the income payment amount stated above.

Product issued by Integrity Life Insurance Company and distributed by W&S Financial Group Distributors

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The Importance of High Financial Ratings

High ratings help provide confidence knowing that contractual commitments will be upheld for periods extending up to a lifetime. Integrity holds high ratings* for financial stability and operating performance from independent insurance ratings firms:

A.M. Best	Standard & Poor's	Fitch
A+ Superior	AA- Very Strong	AA Very Strong
The second highest of 16 ratings for superior ability to meet ongoing insurance obligations.	The fourth highest of 21 ratings for a very strong financial security characteristics.	The third highest of 21 ratings for a very strong capacity to meet policyholder and contract obligations on a timely basis.
<i>Rating held since June 2009.</i>	<i>Rating held since August 2018.</i>	<i>Rating held since June 2009.</i>

*Ratings refer to the claims paying ability of the insurer and are an opinion of its financial capacity to meet the obligations of its contracts. Ratings, determined by independent insurance ratings firms, neither refer to the performance or safety of the product nor imply approval of it or its investment options. Ratings, current as of June 30, 2020 are periodically reviewed and subject to change.

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Summary Information

Your Information

Annuitant:	Sample Client	Age: 75	Gender: Male
Owner:	Valued Owner		
State:	Texas (TX)		
Contract Type:	Non-qualified		
Premium Amount:	\$100,000.00		
Payment Frequency:	Monthly		
Cost Basis:	\$100,000.00		
Deferral Period:	1 Month(s)		

Income Option ¹	Payment Amount	Exclusion Ratio ²	Annual Payout Rate [*]	Non-Taxable	Taxable
Life With Cash Refund	\$536.27	85.8%	6.44%	\$460.12	\$76.15

*Annual payout rates include income and return of principal and interest. The rate is calculated by dividing the annual payment amount by the single premium. The annual payout rate is not an interest rate.

The purchase of this annuity is permanent and irrevocable after the free look period. The annuity owner will no longer have access to the contribution, which converts into a stream of income payments. **The contract has no cash value, no withdrawals and cannot be surrendered, exchanged or transferred.** The terms of the annuity cannot be changed. You should carefully consider whether this annuity is appropriate for your needs.

This is a quote only and does not constitute an offer. The annuity contract will not be issued until the company has reviewed and approved your application. Misstatement of age or sex will render this quote invalid.



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¹ Income payments continue for the longer of (1) the life of the annuitant, and (2) until the sum of income payments made is equal to the premium paid. Any remaining guaranteed income payments will be paid in a lump sum to the owner if living, otherwise to the beneficiary as described in the contract.

² The exclusion ratio is defined in Section 72 of the Internal Revenue Code. It allows you to exclude from income a portion of each annuity payment that represents the return of your investment. The taxable and non-taxable portions shown here are based on the premium amount and cost basis you provided, the values illustrated and assumes the owner of the contract is a natural person, as defined by the Internal Revenue Code. The taxable and non-taxable portions may differ on the payment that contains the last of your investment. Any payments received after your investment is returned are fully taxable.

Important Rate Lock Information

This quote expires seven calendar days from the date it is generated.

To receive the quoted income payment, the quote must match the application and the premium payment received and the quote must be dated on or prior to the application sign date. The application must be signed prior to the quote expiration date.

- The signed application, quote and your premium must be received within **10 calendar days** of the application sign date.
- If this is a 1035 exchange or qualified transfer, the premium must be received within **60 calendar days** of the application sign date.

If these timelines are not met, your income payment amount will be re-determined using the interest rates and factors in effect at the time Integrity receives the last of the required items.



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This quote of values is based on the information you provided and the income option you selected. The premium is assumed to be deposited at the beginning of the period. Payments are assumed to occur at the end of the period. Values are as of the end of each year.

This quote does not reflect the effect of all income taxes. The owner is responsible for all income taxes due on the income payments, regardless of the payee. Payments made to a payee other than the owner or owner's spouse are subject to gift tax. Please seek advice from a qualified tax advisor before structuring your annuity and especially before naming a payee other than yourself or your spouse. This illustration does not reflect any applicable gift or estate tax consequences. For specific tax information, consult your attorney or accountant. **Integrity does not offer tax advice.**

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

Payment of benefits under this annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Products are backed by the full financial strength of Integrity Life.

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, which operates in DC and all states except NY.

W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for details and limitations. For use with Single Premium Immediate Annuity contract series ICC16 ENT-01 1701.

This quote is not complete unless all pages are included. Please ensure you read this quote in its entirety, including any disclosures.

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