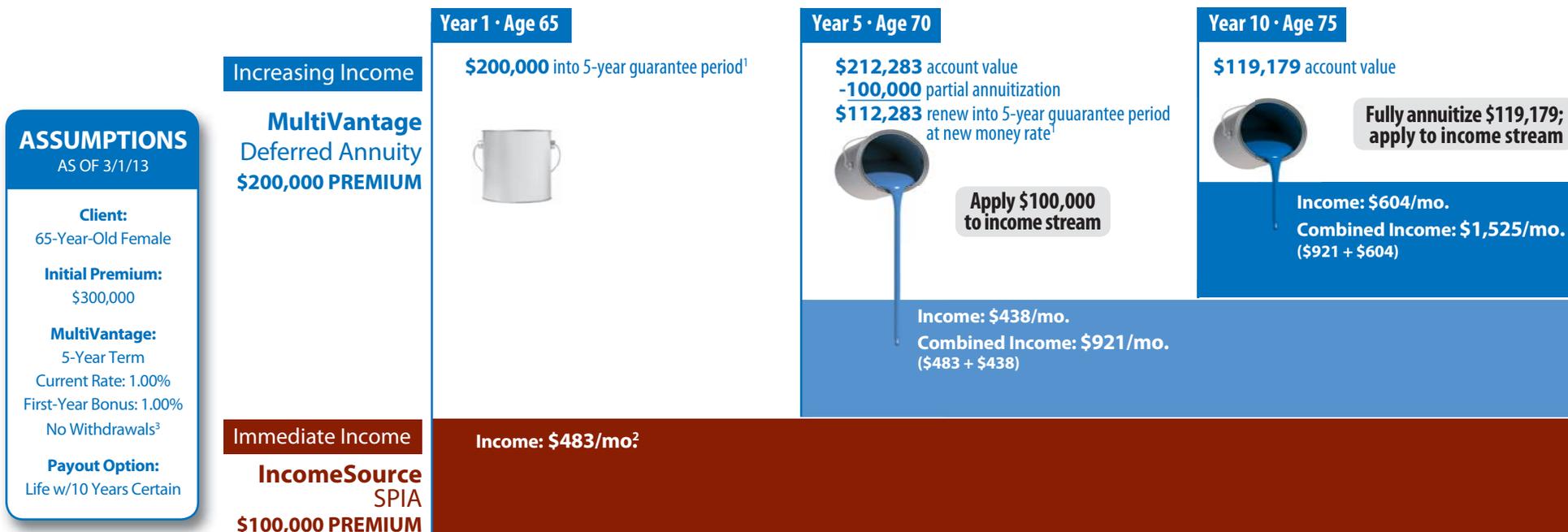


Pour on the Income

Give yourself immediate monthly income that increases over time, while taking advantage of new money rates.

As illustrated in the example below, spend \$100,000 of your initial premium on an IncomeSource single premium immediate annuity (SPIA) contract to secure an immediate stream of **guaranteed monthly income**.

At the same time, purchase a MultiVantage deferred annuity contract with market value adjustment with the remaining \$200,000. To help battle inflation during retirement, **increase monthly income** by partially annuitizing the contract at year 5, renewing the remaining account value at potentially higher interest rates, and fully annuitizing at year 10.



¹ 5-year withdrawal charge period applies (8%, 8%, 7%, 7%, 6%).
² Based on current rate as of 3/1/13; subject to change.
³ For qualified contracts, such as an IRA, a minimum distribution may be required after owner turns age 70½. Seek professional tax advice.



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(continued; important product information on next page)

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

Contact your representative to learn how you can pour on the income.

Sales Desk
800-804-4465

Product issuer Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states except ME, NH, NY and VT, where issuer National Integrity Life Insurance Company, Goshen, NY, 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.

During a guarantee period of more than one year, which is called a guaranteed rate option (GRO), a market value adjustment (MVA) applies to withdrawals in excess of the free withdrawal amount. The MVA reflects the effect of the change in the interest rates we offer between the time the GRO was selected and the time the MVA is applied. Generally, if interest rates increase, the MVA reduces your contract's value. On the other hand, if interest rates decrease, the MVA increases your contract's value. The MVA will not result in a value of less than the contribution applied at the beginning of the current GRO, minus withdrawals taken during the current GRO (including any withdrawal charge, but not considering any MVA), plus interest credited at the guaranteed minimum interest rate. Withdrawal charges may reduce this amount. An MVA does not apply during the last 30 days of the GRO or to the death benefit and applies to your annuity benefit only if the application of the withdrawal charge and the MVA would increase the amount applied to the income option.

An immediate annuity is permanent and annuitization is permanent. An owner has no access to the amount annuitized or the premium, which converts to income payouts. An immediate annuity contract and amount annuitized have no cash value, no death benefit and can't be surrendered. Terms such as the payout amounts, timing and rates cannot be changed, unless commutation elected. Commutation available only on immediate annuity. Payouts end at annuitant death unless certain period option elected. Life contingent payout may be less or more than premium or amount annuitized 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. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. Western & Southern member companies and agents do not offer tax advice. Interest rates are declared by the issuer at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, 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, ER.02 0901, INT-16 1112, IR.36 1112, ICC11 INT-16 1112, ICC11, IR.36 1112, ICC11 NIL-16 1112, ICC11 NR.36 1112, NIL-16 1112 NY and NR.36 1112 NY.

No bank guarantee

Not a deposit

May lose value

Not FDIC/NCUA insured

Not insured by any federal government agency