

# Momentum Advantage® Product Summary

## Issuer

Momentum Advantage single premium deferred annuity is issued by Integrity Life Insurance Company, Cincinnati, Ohio, and National Integrity Life Insurance Company, Goshen, New York.

## Annuitant Issue Age

Nonqualified and tax qualified			
GRO Period	4- and 5-year	7-year	10-year
Issue Age	0–86	0–85	0–83



## Retirement Plans

Traditional and Roth IRAs are available. This product may be a suitable option for rollovers from KEOGH, 401(k), SEP or other tax-qualified plans. Different rules apply for tax-qualified plans. Consult your plan administrator or tax advisor for details.

## Contributions

Minimum Contribution	Maximum Contribution*	
<b>\$20,000</b>	<b>\$1,000,000</b> Age 0–75	<b>\$500,000</b> Age 76–86

\* Contributions in excess of maximum require prior company approval.

## Guarantee Rate Options (GROs)

Initial GRO periods of 4, 5, 7 and 10 years are available with matching withdrawal periods<sup>1,2</sup> Funds may be transferred at the end of the guarantee period only. At the end of the initial guarantee period, you may choose a new 4-, 5-, 7- or 10-year GRO or default to a 1-year GRO (see Renewal Options).

## Access

Up to 10% of account value (noncumulative) may be withdrawn each contract year without a withdrawal charge or market value adjustment. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, generally subject to a 10% IRS penalty tax. The \$300 minimum withdrawal amount is reduced to \$100 if taken through a systematic withdrawal program that is available free of charge.

(continued) **4- & 5-Year GROs Currently Unavailable in New York**  
CF-07-80001-NY-1008

1 GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Account value must be allocated to one GRO period at all times.

2 10-year GRO not available in Oregon.



Integrity Life  
Insurance Company



National Integrity Life  
Insurance Company

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## Market Value Adjustment (MVA)

An MVA applies only to transfers and withdrawals from a GRO before the end of the guarantee period. It reflects the impact of any change in the MVA rates<sup>3</sup> from the time the guarantee period was selected. Generally, if the MVA rates<sup>3</sup> increased since the time of your contribution, the MVA reduces the GRO value distributed. That means less money to you. On the other hand, if the MVA rates<sup>3</sup> decreased since the time of your contribution, the MVA increases the GRO value distributed. That means more money to you.

It's important to note that no MVA applies to transfers during the last 30 days of the GRO period. It does, however, apply at all other times, including upon annuitizations and withdrawals in excess of the penalty-free withdrawal amount.

The MVA will not result in a return of less than the contribution to the GRO, less transfers, withdrawals and associated withdrawal charges, plus the minimum interest guaranteed on the contract. Withdrawal charges may reduce this amount.

## Withdrawal Charge

An account value charge applies to amounts over the free withdrawal amount and decreases over time based on the number of years that have elapsed since the contribution was received. The withdrawal charge will be the following percentages of the applicable withdrawal amount:

### Integrity

GRO Period	1	2	3	4	5	6	7	8	9	10
<b>10-year</b>	8%	8%	7%	7%	6%	6%	5%	5%	4%	4%
<b>7-year</b>	8%	8%	7%	7%	6%	6%	5%			
<b>5-year</b>	8%	8%	7%	7%	6%					
<b>4-year</b>	8%	8%	7%	7%						

### National Integrity

GRO Period	1	2	3	4	5	6	7	8-10
<b>10-year</b>	7%	6%	5%	4%	3%	2%	1%	0%
<b>7-year</b>	7%	6%	5%	4%	3%	2%	1%	
<b>5-year</b>	7%	6%	5%	4%	3%			
<b>4-year</b>	7%	6%	5%	4%				

### State-specific withdrawal charges:

**Connecticut 10-year:** 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%; **Connecticut 7-year:** 8%, 8%, 7%, 7%, 6%, 5%, 4%  
**Pennsylvania 9-year (10-year GRO):** 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%; **Pennsylvania 7-year:** 8%, 8%, 7%, 6%, 5%, 4%, 3%;  
**Pennsylvania 5-year:** 8%, 8%, 7%, 6%, 5%; **Pennsylvania 4-year:** 8%, 8%, 7%, 6%  
**Oregon 7-year:** 8%, 8%, 7%, 6%, 5%, 4%, 3%; **Oregon 5-year:** 8%, 8%, 7%, 6%, 5%; **Oregon 4-year:** 8%, 8%, 7%, 6%  
**Texas 10-year:** 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%; **Texas 7-year:** 8%, 8%, 7%, 7%, 6%, 5%, 4%

<sup>3</sup> Determined from the United States Swap Rate Curve (Actual/360).

<sup>4</sup> Hardship waivers are not available in MA. Hardship waiver does not include unemployment in IN, MN, MT, PA and TX.

## Withdrawal Charge Waivers<sup>4</sup>

Provided Integrity and National Integrity receive prior required notification, withdrawal charges may be waived for hardship distributions. Eligible hardships include disability (National Integrity only) or unemployment, terminal illness and medical care including nursing home, hospital and long-term care facility confinement (Integrity only). Similarly, required minimum distributions may also qualify for waivers.

## Death Benefit

- During the accumulation period, your beneficiary receives the current account value calculated at the time that proof of death is received.
- Your annuity contract pays death benefit proceeds directly to the named beneficiary without the delay, expense and publicity of probate.

An optional death benefit may be available for an additional charge. See the Beneficiary Advantage Rider for details (Integrity states only).

## Contract Fees

None

## Renewal Options

Before the close of a guarantee period Integrity or National Integrity will notify you of your renewal options (no new application is required). When a guarantee period ends, you can:

- Choose a 4-, 5-, 7- or 10-year GRO, locking in a new rate and a new withdrawal charge period; or
- Do nothing and your funds will automatically transfer to the 1-year option at the prevailing interest rate with no withdrawal penalties.

Momentum Advantage always credits a current, guaranteed interest rate, no matter how long you've owned your annuity.

Initial 4-, 5-, 7- or 10-year GRO Renewal Options	
<p><b>Choose a 4-, 5-, 7- or 10-year GRO</b></p> <ul style="list-style-type: none"><li>• New long-term rate and guarantee periods.</li><li>• New withdrawal charge period.</li><li>• No transfers except during 30-day window prior to expiration of GRO period.</li></ul>	<p><b>Do Nothing</b></p> <p>Your funds will automatically transfer to the one-year option at the prevailing interest rate.</p> <ul style="list-style-type: none"><li>• No company-imposed withdrawal charges.</li><li>• Transfers to longer-term rates and guarantees permitted.</li><li>• No market value adjustment (MVA).</li></ul>

**4- & 5-Year GROs Currently Unavailable in New York**

CF-07-80001-NY-1008



Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Both companies are members of Western & Southern Financial Group. Integrity operates in all states except NH, NY, ME and VT where National Integrity operates.

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. Products are backed by the full financial strength of Integrity and National Integrity.

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. Withdrawals may be subject to charges. Integrity does not offer tax advice. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. For use with contract series INT 01-04, INT 01-04-1, INT 01-04 MSP, I.01-03, I.03-03, INT 01-04-E, I.01-04-1, NIL 01-02 NY and NIL 01-02-3 NY.

<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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