

# AnnuiQuest

Single Premium Deferred Annuity



W&S Financial  
Group Distributors

A member of Western & Southern Financial Group

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Issuers: Integrity Life Insurance Company  
National Integrity Life Insurance Company

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# AnnuiQuest

*Dream of a relaxing retirement.*

*Dream of a comfortable lifestyle.*

*Dream of a secure financial future.*

Do more than just dream it. Put your plans into action with a strategy you can believe in from a provider you can have confidence in.

Learn more about the AnnuiQuest single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Greenwich, NY.



## Consider Your Financial Future

AnnuiQuest offers the ability to spread your contribution among interest rate guarantee periods. You also will enjoy benefits such as tax-deferred growth and the opportunity to receive a stream of income for as long as you live.

AnnuiQuest offers advantages over other retirement vehicles:

- › Enhanced growth through tax deferral
- › Attractive interest rates guaranteed for periods up to seven years
- › Freedom to divide your contribution among all guarantee periods<sup>1</sup>
- › First-year interest rate enhancement
- › Easy access to a portion of funds without a charge
- › Protection of contributions made and guaranteed minimum interest rate
- › Bypass of probate
- › Flexible income payment options

<sup>1</sup> Minimum \$1,000 per guarantee period.

# Tax Diversify Your Retirement

# Savings Efforts

## Tap the Power of Tax Deferral

Why pay taxes today on money set aside for tomorrow? Your earnings grow tax deferred in AnnuQuest. Tax deferral means your money grows free of current taxes. Because taxes are due only when interest earnings are taken, your money has the potential to grow faster than in a currently taxed alternative paying the same rate.

### The reason:

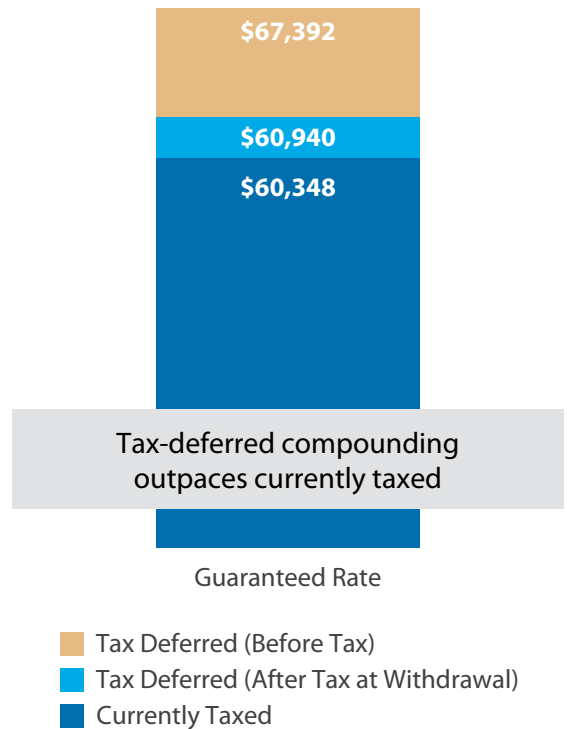
- › Your money earns interest
- › Your interest earns interest
- › Your money you would have paid in taxes earns interest.

### The result:

Withdrawals are considered “income first” for tax purposes. If your AnnuQuest income is spread over time, so too are your taxes subject to current IRS rules. You may be in a lower tax bracket when you begin withdrawing earnings. (If you own an annuity through a qualified plan or an IRA, no added tax deferral advantage exists.)

What matters isn't just how much you earn. What matters is how much you keep after taxes. See the next page for an example.

## See the Tax-Deferred Difference



This hypothetical illustration demonstrates tax deferral, not the AnnuQuest annuity. It assumes a \$50,000 lump-sum investment compounding without withdrawals for a 30-year period with a 1% rate. Hypothetical returns neither predict nor project actual performance of any product or investment option. A combined federal and state tax rate of 37.1% (33% federal, 4.1% state) is assumed. Your actual tax rate may differ. There is a 10% federal tax penalty for annuity withdrawals before age 59½. Charges and fees of the tax-deferred product are not included. If they were, results would be lower. Lower tax rates on capital gains and dividends would make the return on the taxable investment more favorable, thereby reducing the difference in the performance between the accounts shown. Consider your personal investment horizon and tax bracket, both current and anticipated, when making an investment decision as these may further impact the results of the comparison. Tax rates and tax treatment of earnings may impact comparative results.

# Choose Multiple Guarantee Periods

## Attractive Interest Rates

AnnuQuest offers attractive initial interest rates guaranteed for periods up to seven years. Your contribution can be divided among them however you choose!<sup>1</sup>

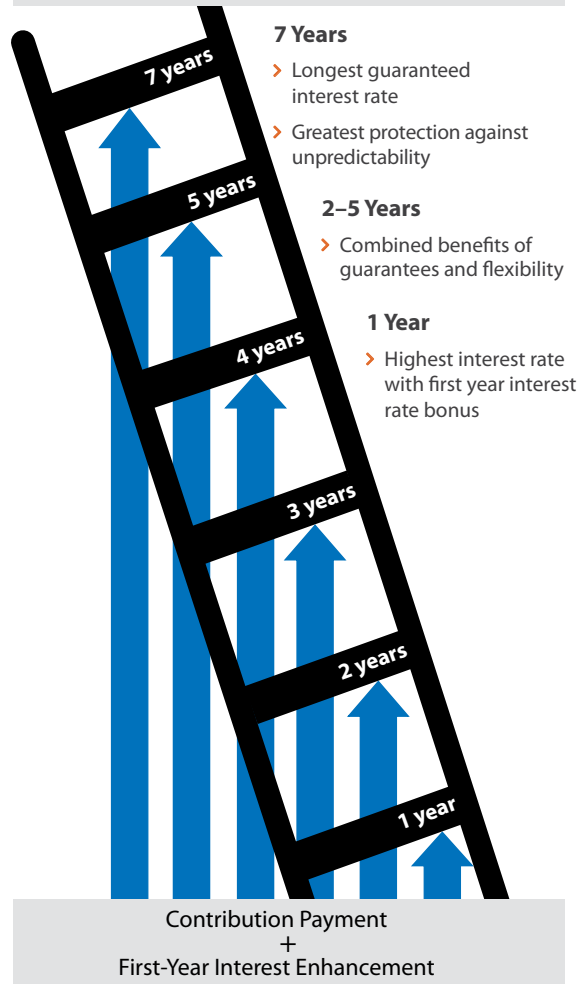
While no one can accurately predict the future direction of interest rates, AnnuQuest can help free you from trying to time interest rate movements and having to make all or nothing decisions.

As the ladder at right illustrates, you can divide your contribution to help moderate your exposure to interest rate cycles and diversify your returns over time. The insurer sets the interest rate at the beginning of each rate renewal period, and the rate is subject to the minimum guarantee as specified in the contract.

Ask your financial professional for current interest rates.

## Consider Diversification Via Laddering<sup>1</sup>

Spread money among the guarantee periods to anticipate future rate increases, provide balance for more stability or lock in solid rates for a longer time.



<sup>1</sup> Minimum \$1,000 per guarantee period.

# AnnuiQuest Features

## Access to Your Funds

AnnuiQuest works best when left to grow and compound. However, you may find you require access to your funds if unexpected needs arise. For this reason, AnnuiQuest offers:

- **Free Withdrawal Privileges:** Up to 10% of the account value may be withdrawn each contract year without a withdrawal charge. Systematic withdrawals of the 10% free amount also are available free of withdrawal charges<sup>1,2</sup>
- **Withdrawal Charge Waivers:** Withdrawal charges may be waived in the event of disability<sup>3</sup>. See the contract for complete details.



## Guaranteed Safety

The money you place in AnnuiQuest is 100% guaranteed by Integrity and National Integrity. AnnuiQuest's fixed rates may protect you against adverse economic conditions and volatile interest rate climates. Integrity and National Integrity guarantee a minimum interest rate as defined in your contract.

*You can achieve your desired retirement by capitalizing on the things you can control.*

1 Earnings and pre-tax contributions are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawal charge, if applicable, is 7% of contract value in years 1–3, 6% in year 4, 5% in year 5, 4% in year 6, 3% in year 7 and 0% thereafter.  
2 Systematic withdrawals available by current company practice and are not guaranteed. Not available with Roth IRA plans.  
3 For Integrity (RI), for hardships such as unemployment, terminal illness and confinement to a nursing home, hospital or long-term care facility.

## AnnuiQuest Features

### Guaranteed Lifetime Income

Integrity and National Integrity guarantee an income stream that cannot be outlived, subject to the elected income option. When it's time for you to receive retirement income (annuitize), you select the income option that best suits your needs. Choose scheduled payments guaranteed to continue for a lifetime, or even a one-time payment. Other income payment options may be available. When an income option is selected, it is a permanent conversion of your account value into a stream of income payments. Other features of the annuity, such as access to cash value, are no longer available.

### Death Benefit Protection

If the annuitant dies before retirement income payments begin, Integrity and National Integrity guarantee that the designated beneficiaries will receive the current contract value if the contract is properly structured, to bypass probate delays, expense and publicity. No withdrawal charge applies.



You may own your annuity for many years. Consider putting your confidence in an insurance company that will be there when you require retirement income. A comfortable retirement is the result of careful planning and skilled execution. Consider AnnuiQuest to help you achieve both.

*Consult your financial professional  
for more information.*

# AnnuiQuest Offers Multiple Retirement Guarantees

Product issuer Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states except NY, where issuer National Integrity Life Insurance Company, Greenwich, NY 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. AnnuiQuest is backed by the full financial strength of Integrity Life or National Integrity Life. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

**Western & Southern member companies and their representatives do not offer tax advice.** For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for details. AnnuiQuest single premium deferred annuity contract series INT-03 0712, NIL-03 0712 and NIL-03 0712 NY Cert.

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

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