

# IncomeSource® Series

## Product Summary

### Why IncomeSource?

An income annuity can help support a comfortable and worry-free retirement. Convert a portion of your wealth into an income stream and increase your likelihood of covering your basic expenses for as long as you live.

<b>Contract Type</b>	Single premium immediate annuity issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Both are members of Western & Southern Financial Group, Cincinnati, OH.
<b>Key Benefits</b>	<ul style="list-style-type: none"> <li>➤ <b>Increasing Payout Option (IPO)</b> of 1%–5% helps preserve buying power over time.</li> <li>➤ <b>Commutation Benefits</b> (living &amp; deceased annuitant versions) offer liquidity if needed!<sup>1</sup></li> <li>➤ <b>Temporary Life Payout</b> option maximizes payout amount over a specified period<sup>2</sup></li> <li>➤ <b>Cash Refund Payout</b> option answers owner desire for principal guarantees.</li> <li>➤ <b>Top-tier issuer financial strength</b> backs lifetime income and other guarantees.</li> </ul>
<b>Availability</b>	➤ Available in all states and the District of Columbia.
<b>Issue Ages</b>	➤ 18–95, depending on Income Payout Option. (See below for details.)
<b>Minimum Contract Size</b>	➤ \$10,000 (or the premium required to purchase a periodic income payout of \$100, whichever is higher).
<b>Maximum Contract Size</b>	<ul style="list-style-type: none"> <li>➤ \$2 million without prior company approval (exceptions below).</li> <li>➤ Single Life only &amp; Temporary Life: \$1 million up through issue age 75; \$500,000 for issue ages 76–85</li> <li>➤ Joint Life only: \$500,000 for issue ages 76–85</li> </ul>
<b>Tax-Qualified/Nonqualified</b>	➤ Both types of funds are accepted.
<b>Income Payout Frequencies</b>	➤ Monthly, quarterly, semiannually or annually.
<b>Income Payout Options<sup>3</sup></b> (Continues on next page)	<ul style="list-style-type: none"> <li>➤ <b>Payouts for life (single life; issue ages 18–85):</b> Provides the highest income payout amount of any of the life options because payouts will continue only while the annuitant is alive.</li> <li>➤ <b>Payouts for two lives (joint and survivor; issue ages 18–85):</b> Lifetime income for as long as one of two annuitants (often spouses) is alive. Payouts to the survivor can remain level or be reduced. A period certain may also be included.</li> <li>➤ <b>Payouts for life or for two lives with a period certain (Issue ages 18–85):</b> Lifetime income with a guarantee that payouts will continue for at least a specified period. This ensures that, in the event of death, payouts will continue to a beneficiary until the end of the specified period.</li> <li>➤ <b>Payouts for life or for two lives with cash refund (Issue ages 18–85):</b> Lifetime income with a money-back guarantee that at least the single premium will be returned, regardless of whether the annuitant is alive. If payouts before death are less than the premium paid, the beneficiary receives the difference in a lump-sum refund.</li> </ul>

<sup>1</sup> Currently unavailable in NY. Not available with life only payouts, temporary life payouts and certain period payouts of less than 10 years.

<sup>2</sup> Income will continue for a period of time, specified by the owner, only while the annuitant is alive. Temporary life payouts provide no benefit on or after death of annuitant.

<sup>3</sup> All options may not be available.

<b>Income Payout Options<sup>3</sup></b>	<ul style="list-style-type: none"> <li>➤ <b>Payouts for life or for two lives with installment refund (Issue ages 18–85):</b> Another lifetime income option with a money-back guarantee that at least the single premium will be returned, regardless of whether the annuitant is alive. If payouts before death are less than the premium paid, the beneficiary receives the payouts on the same installment schedule until the full premium is refunded.</li> <li>➤ <b>Payouts for a period certain (5–30 years; issue ages 18–95):</b> A non-lifetime option where payouts will continue for a period of time (from 5 to 30 years) specified by the owner. Payouts continue until the end of the specified period, regardless of whether the annuitant is alive.</li> <li>➤ <b>Temporary life payouts (Issue ages 18–85):</b> Income will continue for a period of time (from 5 to 30 years) specified by the owner, only while the annuitant is alive.</li> </ul>
<b>Increasing Payout Option (IPO)</b>	<ul style="list-style-type: none"> <li>➤ Optional benefit provides an annually compounded guaranteed increase in the income payout amount. Increase options are 1%, 2%, 3%, 4% and 5%.</li> <li>➤ Electing this benefit reduces the initial payout amount.</li> <li>➤ IPO payment amounts increase annually and will at some point, depending on the payout elected and the annuitant’s longevity, exceed those received under an option without the IPO.</li> <li>➤ If annuitant dies prior to life expectancy, a payee may receive less total income with an IPO than without one.</li> </ul>
<b>Commutation Benefits</b>	<ul style="list-style-type: none"> <li>➤ For potential liquidity needs, this provides a lump-sum payout of the present value of future certain payouts in specific instances. Options available for both qualified and non-qualified contracts: <ul style="list-style-type: none"> <li>• Living annuitant commutation of 10%–90% of the present value (available after first contract year) allows owner to cash out a percentage of all remaining payouts.</li> <li>• Deceased annuitant commutation (death benefit commutation) allows beneficiary to cash out the remaining certain payouts upon the death of the annuitant (single life) or the last-to-die joint annuitant (joint and survivor).</li> </ul> </li> </ul>
<b>Opportunities</b>	<ul style="list-style-type: none"> <li>➤ Candidates may include people who: <ul style="list-style-type: none"> <li>• Are entering retirement or are already retired.</li> <li>• Have resources (pension distributions, retirement accounts, brokerage accounts) that they want to convert into an income stream (surrender charges or penalties may apply).</li> <li>• Are concerned about outliving their income.</li> <li>• Value a guaranteed source of income in retirement.</li> <li>• Want the flexibility to select among various payout options.</li> <li>• Have other retirement resources invested for growth.</li> <li>• Want to provide income for a spouse or beneficiaries.</li> </ul> </li> </ul>

*For more information, contact your representative or visit us online at [WSFinancialPartners.com](http://WSFinancialPartners.com).*

An immediate annuity is permanent. The owner has no access to the premium, which converts to a stream of income payouts. There is no cash value, no death benefit and the annuity can't be surrendered. The contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. Your clients should not purchase an immediate annuity if you may need to access any of your premium for living expenses or other purposes.

Integrity Life, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life, Greenwich, NY, operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. 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. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by Integrity Life or National Integrity Life. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. 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. Single Premium Immediate Annuity contract series ICC16 ENT-01 1701 and ENT-01 1701 NY. Deceased Commutation Rider series ICC09 ER.02 0901 and Living Commutation Rider series ICC09 ER.01 0901.

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

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