



## MultiVantage®

**Target Market:** Clients up to age 89 who seek the advantages of guaranteed rates with flexible renewals in a variety of terms.

1

### New Money Rates at Renewal<sup>1</sup>

No new app; new comp. Withdrawal charge periods and MVA apply

2

### Older Issue Ages

One of the oldest annuity issue ages in the industry

AGE  
89

3

### Full and Partial Annuitization

Commission paid at these pivot points<sup>2</sup>

4

### Rate to Term – Short or Long<sup>3</sup>

Guarantee period equals withdrawal charge period: 4, 5, 7 & 10 years<sup>4</sup>

5

### 1% First-Year Interest Rate Enhancement

In addition to the guaranteed initial rate. Applies for each GRO

6

### No Commission Chargeback at Death

No commission chargeback imposed at death of owner

7

### Full Account Value at Death<sup>5</sup>

Full account value paid at death of owner

8

### Hardship Waiver – No Age Restrictions<sup>6</sup>

Issue age limitation; not available in CA

9

### 10% Immediate Access

10% of account value (noncumulative) may be withdrawn each contract year - no charge or MVA

10

### Financial Strength

**Parent Company:** Member of a Mutual Holding Company | 1888 Heritage | U.S. Owned & Operated  
**Issuing Company:** 96 Comdex Ranking | A+ A.M. Best Rating

Single Premium Deferred Annuity

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

## Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](https://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

*For more strong points, contact your financial professional.*

1 GRO periods cannot be selected beyond maturity date. Account value must be at least \$5,000 for GRO renewal election.

2 Based on current SPIA compensation at time of annuitization.

3 GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Account value may be allocated to one GRO period only. GROs may change or may not be available for renewal.

4 Withdrawal charges differ in California and New York.

5 Before a full annuity option is elected.

6 Limited life expectancy waiver available if, after the contract date, the owner is diagnosed as having a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days.

A+ A.M. Best - Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009). Rating, correct as of 6/28/22, is subject to change. The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale. Rating correct as of June 2022, and subject to change.

MultiVantage is issued by Integrity Life Insurance Company, Cincinnati, OH, operating in DC and all states except NY, and National Integrity Life Insurance Company, Greenwich, NY, operating in NY. 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, 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 the insurer.

Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken prior to age 59½, may be subject to a 10% IRS penalty. An MVA applies to early transfers, withdrawals and annuitizations, if applicable. **Neither Western & Southern member companies, nor their agents, offer legal or 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. Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC17 INT-16 1701 and NIL-16 1701 NY R1 and Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider series ICC11 IR.36 1112 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**

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