

# Momentum Advantage<sup>®</sup>

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## *Single Premium Deferred Annuity*

**Important Disclosure: This company's annuity contract may have provisions and features which are state-specific and were not described in this brochure. For product illustrations and to apply for this annuity call Hersh Stern, licensed agent, at 866-866-1999.**

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

CF-07-80001-NY-1008



Integrity Life  
Insurance Company



National Integrity Life  
Insurance Company

Members of Western & Southern Financial Group

CF-07-30000-1007

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*Dream of a relaxing retirement.*

*Dream of a comfortable lifestyle.*

*Dream of a secure financial future.*

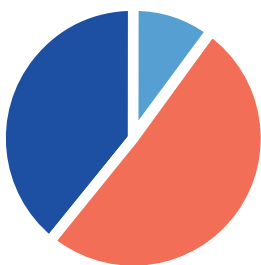
But don't just dream it. Put your plans into action with a strategy you can believe in from a provider you can have confidence in.

Learn more about the Momentum Advantage<sup>®</sup> single premium deferred annuity from Integrity Life Insurance Company and National Integrity Life Insurance Company and discover how to help turn your dreams into reality.



# When Can You Start Living Your Dreams?

Achieving a full and satisfying retirement requires an income that will allow you real lifestyle choices. A rule of thumb says that you will need about 70% of your working income to maintain your same standard of living during retirement. More than half of your retirement income will come from your pension and retirement savings plans and your personal resources<sup>1</sup>. Will you have enough?



- **10% Pension and Retirement Savings Plans**
- **51% Personal Investments, Savings, Earnings and Other**
- **39% Social Security**

1 Source: Social Security Administration, 2008

# Making Transitions Requires Careful Planning

Throughout your life's journey, risks can jeopardize your success. Here are four of the most important to address as you pursue the financial security that will underpin your retirement lifestyle:

Risks to the Life You Want to Live	
<b>L</b> ongevity	Outliving your money and depending on others to provide for you.
<b>I</b> nflation	Cost of living increases outpacing your money's growth and eroding its buying power.
<b>V</b> olatility	Sharp and unpredictable market fluctuations impacting your assets and your actions.
<b>E</b> vent	Lacking adequate investment flexibility to respond as you wish to life's challenges.

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In your everyday life, you frequently make decisions based on your tolerance for risk. Likewise, every investment is subject to certain risks. What's key is accurately judging the extent of those risks and adequately preparing to address them. Keep in mind that there are risks associated with both action and inaction.



A comfortable retirement is the result of careful planning and skilled execution

# Secure Your Future

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Momentum Advantage is a single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, Ohio, and National Integrity Life Insurance Company, Goshen, New York. Both are members of Western & Southern Financial Group. Momentum Advantage helps you advance toward your wealth-building goals with benefits such as tax-deferred growth and guaranteed retirement income.

Achieving your desired retirement depends on capitalizing on the things you can control. Momentum Advantage can guarantee a stream of retirement income that helps you maintain a comfortable lifestyle for the rest of your life. Considering the following advantages of Momentum Advantage could help you control your financial future:

- Tax deferral
- Guaranteed rate & renewal options (with matching withdrawal charge periods)
- Lifetime income stream & minimum rate guarantee
- Hardship waivers
- And more ...

# Annuity Advantages

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## Tax Deferral

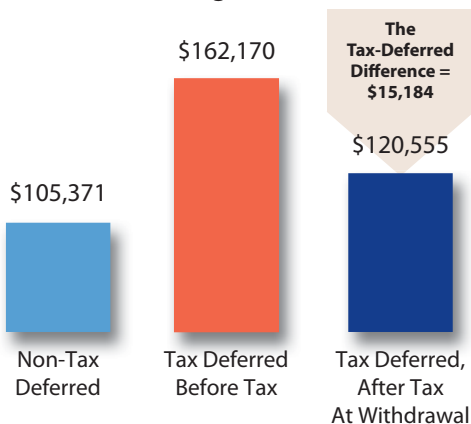
Your annuity assets compound faster than taxable alternatives growing at the same rate because taxes aren't due until withdrawals are taken. Plus ...

- Your money earns interest
- Your interest earns interest
- The money you would have otherwise paid in taxes earns interest

Tax deferral can be important, particularly if you're in a lower income tax bracket when you begin taking withdrawals. When you make a withdrawal or start receiving income payments from your annuity, taxes will be due.

## Tax Deferral *(continued)*

If your annuity withdrawals are spread out over time, so are your taxes. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, are subject to a 10% IRS penalty tax. If you purchase an annuity through a qualified plan, no added tax-deferral advantage exists.



This hypothetical illustration assumes a \$50,000 lump-sum investment compounding without withdrawals for a 30-year period. A hypothetical 4% rate of return is used for illustrative purposes only. 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 of the taxable investment more favorable, thereby reducing the difference in the performance between the accounts shown. Consider your personal investment horizon and income 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.



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

CF-07-80001-NY-1008

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### Guaranteed Rate & Renewal Options (with matching withdrawal charge periods)

Momentum Advantage gives you the flexibility of 4-, 5-, 7- and 10-year fixed interest Guaranteed Rate Options (GROs) — with matching withdrawal charge periods — so that you are freed from charges that exceed guarantees.

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.

### Lifetime Income Stream

Eight of 10 annuity owners say they will use their annuity savings for retirement income!<sup>1</sup> Momentum Advantage offers retirement income options that can last up to a lifetime. The security of knowing you won't outlive your income is a critical component of retirement planning given today's longer life expectancies.

### Lifetime Minimum Guarantee

Integrity and National Integrity guarantee a minimum interest rate as stated in the annuity contract.

1 Source: American Council of Life Insurers, November 2007.

# Additional Features and Benefits

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## Withdrawal Charge Waivers<sup>1</sup>

What if you get ill, become unemployed or need extended care? Withdrawal charges and market value adjustments (upward or downward) may be waived for unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility). Similarly, required minimum distributions may also qualify for waivers.

## Easy Access

Beginning immediately, up to 10% of the account value may be withdrawn annually (regular or systematic; noncumulative) without a withdrawal charge or market value adjustment. Greater withdrawals may be available without a charge for certain specified life events. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, are generally subject to a 10% IRS penalty tax.

## No Sales Charge

Your money goes to work immediately. If you make a withdrawal in the early years however, a withdrawal charge, as well as tax consequences, may apply. Consult your contract for product fees and charges.

<sup>1</sup> Exceptions apply. Hardship waivers are not available in MA. Hardship waiver does not include unemployment in IN, MN, MT, PA and TX. Disability only for National Integrity.

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## Death Benefit

Protect the future well-being of your loved ones with a death benefit. That may mean your beneficiary receives the greater of your contribution (adjusted for withdrawals) or your current account value. An optional death benefit is available for an additional charge. See the Beneficiary Advantage Rider for details (Integrity states only).

## Confidence in Long-Term Commitments

You may own your annuity contract for many years. Put your trust in an insurance company that will be there when you require retirement income.

Momentum Advantage gives you a world of choices in a single premium deferred annuity and will provide you with comprehensive annual statements to track your progress to and through retirement.

*Consult with your financial professional for planning your financial future.*

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. An MVA applies to early transfers, withdrawals and annuitizations, if applicable. Integrity and National Integrity do 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 and NIL 01-02 NY, 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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## Western & Southern: Our Strength. Your Future.

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) has demonstrated resolve and resiliency throughout challenging economic cycles. We are a Fortune 500® company (*FORTUNE* magazine, May 2010) whose financial strength continues to be the cornerstone of our success. We're proud of our top-tier industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://WSFinancialPartners.com/ratings). Western & Southern remains committed to safeguarding your financial future with our strength, stability and full range of risk management financial solutions. Western & Southern's array of member companies includes Western-Southern Life Assurance Company, Integrity Life Insurance Company and National Integrity Life Insurance Company.