

# Offer Your Clients A Guaranteed Stream of Income

Effective 8/31/10  
Last Updated 8/31/10

## IncomeSource® – Single Premium Immediate Annuity

Period Certain Payout Examples	Monthly Payment Amount	
5-year	\$1,677.27	
5-year with 3% Increasing Payout Option	\$1,579.84	
10-year	\$895.63	
10-year with 3% Increasing Payout Option	\$788.19	
Life Payout Examples	Monthly Payment Amount	
	Single	Joint
Life	\$562.91	\$463.31
Life with 10-year Certain	\$551.51	\$463.00
Life with 20-year Certain	\$505.79	\$459.35

- Based on \$100,000 nonqualified contribution for male age 65 and, on joint, female age 60.
- Increasing Payout Options of 1%, 2%, 3%, 4% or 5% available.

*Rate sheet provided courtesy of:*

Sales Desk

Integrity and National Integrity

800.804.4465

*Visit Integrity and National Integrity online at [WSFinancialPartners.com](http://WSFinancialPartners.com)*

SPIA rates are guaranteed for two weeks from the illustration date for cash with application (45 days for Integrity and 60 days for National Integrity transfers & 1035 exchanges). Funds received within the rate lock period will receive the illustrated rates. Funds received beyond the rate lock period will receive current rates. Payouts and premiums are for illustration purposes and based on purchase rates for the effective date shown. Actual payouts and premiums are subject to change.

An immediate annuity is permanent. The owner has no access to the premium, which converts to a stream of income payments. The contract has no cash value, no death benefit and cannot be surrendered. The terms selected, such as the payout amounts, timing and rates cannot be changed. Payouts end at annuitant death unless certain period or installment refund option is selected. Life contingent payouts may be less or greater than premium paid based on length of annuitant(s) life.

Payments 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.

Annuities are issued and guaranteed by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, both members of Western & Southern Financial Group. Integrity operates in all states except ME, NH, NY and VT, where National Integrity operates. Product and feature availability, as well as benefit provisions, vary by state and by product. For use with contract series ICC09 ENT-01 0901, ICC09 ER.01 0901, ICC09 ER.02 0901, ICC09 EE.01 0901 ICC09 EE.02 0901, ICC09 EE.03 0901, ENT-01 0901, ER.01 0901 and ER.02 0901.



Integrity Life  
Insurance Company



National Integrity Life  
Insurance Company

Members of Western & Southern Financial Group

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

© Western & Southern Financial Group. All rights reserved.

**RISK MANAGEMENT FINANCIAL SOLUTIONS**