



Effective 1/31/11  
Last Updated 1/31/11

### Momentum Advantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>4-year GRO</b>	2.30%	1.55%	1.73%
<b>5-year GRO</b>	2.75%	2.00%	2.15%
<b>7-year GRO</b>	3.85%	3.10%	3.20%
<b>10-year GRO</b>	4.20%	3.45%	3.52%

### New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>QIO<sup>1</sup></b>	4.25%		
<b>2-year GRO</b>	2.25%	1.50%	1.87%
<b>3-year GRO</b>	2.25%	1.50%	1.75%
<b>5-year GRO</b>	2.45%	1.70%	1.85%
<b>6-year GRO</b>	2.90%	2.15%	2.27%
<b>7-year GRO</b>	3.40%	2.65%	2.75%
<b>10-Year GRO</b>	3.70%	2.95%	3.02%

### SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>1-year GRO</b>	3.30%		
<b>3-year GRO</b>	3.20%	2.20%	2.53%
<b>5-year GRO<sup>2</sup></b>	2.60%	2.60%	2.60%
<b>7-year GRO<sup>2</sup></b>	2.35%	2.35%	2.35%

Applications received prior to the effective date will lock in the previous rate.

*Visit Integrity online at [WSFinancialPartners.com](http://WSFinancialPartners.com). This rate sheet provided courtesy of:*

- The .75% GRO rate enhancement in the first year is not provided when participating in the QIO. Transfers of existing funds or internal conversions of existing Integrity contracts may not be made into the QIO. Integrity retains the right to modify this special. At the end of one year from the deposit date, the QIO interest rate will revert to the then declared rate. Reduced commission on funds deposited into the QIO account applies during this special rate offer.
- Increased rate available for 5- and 7-year GROs only (reduced commissions apply). Transfers of existing funds or internal conversions of existing Integrity contracts may not be made into the SPDA.

Rates are subject to change.

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, a member of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state and by product. For use with contract series INT-10 0606, INT-11 0606, INT-10 DBV 0606, INT-10 NDBV 0606, INT-11 DBV 0606, INT-11 NDBV 0606, IR.07 0606, IR.08 0606, IR.07-1 0606, IR.08-1 0606, IE.10 0606, IE.11 0606, IE.12 0606, IE.13 0606, IE.14 0606, 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, INT96 Rev., INT96 FRL, INT95, INT94, INT96 (NM2), INT 03-09 A, INT 03-09B, 11960CNQ-I-OR and INT 05-09.

<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>
--------------------------	----------------------	-----------------------	------------------------------	---

© Integrity Life Insurance Company. All rights reserved.

### RISK MANAGEMENT FINANCIAL SOLUTIONS