

# Product Summary

**Contract type**

Single Premium Deferred Annuity

**Issuer**

Issued by Integrity Life Insurance Company, Cincinnati, Ohio.

**Guaranteed rate options (GRO)**

Initial GRO periods of four, five, seven and 10 years are available with matching withdrawal charge periods. Funds may be transferred at the end of the guarantee period only. 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.

**Minimum guaranteed interest rate**

Integrity guarantees a minimum interest rate as stated in the annuity contract.

**Transfers**

Transfers are available at GRO renewal.

**Death benefit**

The standard death benefit is equal to the current account value at the time proof of death is received. An optional death benefit may be available for an additional charge. See the Beneficiary Advantage Rider for details.

**Tax qualified/nonqualified**

Rollovers and transfers are generally accepted. Traditional and Roth IRAs are available. This product may be a suitable option under KEOGH, 401(k), SEP, or other tax-qualified plans. Different rules apply for tax-qualified plans. Consult your plan administrator or tax advisor for details.

**Annuitant issue ages**

GRO Period	Age
4- and 5-year	0-86
7-year	0-85
10-year	0-83

Tax-qualified plans and IRAs: Consult a tax advisor for issue age 70½ and beyond.

**Maximum contract size**

Age 0-75: \$1,000,000; Age 76-86: \$500,000.

**Minimum contribution**

\$20,000.

**Minimum withdrawals**

Regular: \$300; Systematic: \$100.

**Access to funds**

Beginning immediately, up to 10% of the account value may be withdrawn annually (noncumulative) without incurring a withdrawal charge or market value adjustment.

**Withdrawal charge waiver<sup>1</sup>**

Withdrawal charges and market value adjustments (upward or downward) may be waived for hardship distributions such as 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.

<sup>1</sup> Hardship waivers are not available in Massachusetts. Hardship waiver does not include unemployment in Indiana, Minnesota, Montana, Pennsylvania and Texas.

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### Withdrawal charges

A charge applies only to amounts in excess of the free withdrawal provisions and decreases over time based on the number of years that have elapsed since the contribution was received. The withdrawal charge during the GRO period will be the following percentages of the applicable withdrawal amount.

GRO Period	Year of Guarantee										
	1	2	3	4	5	6	7	8	9	10	
10-year	8%	8%	7%	7%	6%	6%	5%	5%	4%	4%	0% thereafter
7-year	8%	8%	7%	7%	6%	6%	5%	0% thereafter			
5-year	8%	8%	7%	7%	6%	0% thereafter					
4-year	8%	8%	7%	7%	0% thereafter						

### State-specific withdrawal schedules and percentages:

GRO Period	Year of Guarantee										
	1	2	3	4	5	6	7	8	9	10	
<b>Connecticut</b>											
10-year	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%	0% thereafter

<b>Pennsylvania</b>											
9-year (10-year GRO)	8%	8%	7%	6%	5%	4%	3%	2%	1%	0% thereafter	

<b>Oregon</b>											
7-year	8%	8%	7%	6%	5%	4%	3%	0% thereafter			
5-year	8%	8%	7%	6%	5%	0% thereafter					
4-year	8%	8%	7%	6%	0% thereafter						

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### Contract fees

None.

### Market value adjustment (MVA)

An MVA applies only to transfers and withdrawals from Guaranteed Rate Options (GRO) before the end of the guarantee period. It reflects the impact of any change in interest rates from the time the guarantee period was selected. Generally, if the guaranteed interest rate has *increased* since the time of your contribution, the MVA will *reduce* the GRO value distributed. That means less money to you. On the other hand, if the guaranteed interest rate has *decreased* since the time of your contribution, the MVA will *increase* the GRO value distributed. That means more money to you.

It's important to note that no MVA applies to transfers during the last 30 days of the GRO period. It does, however, apply at all other times, including upon annuitizations and withdrawals in excess of the penalty-free withdrawal amount.

The MVA will not result in a return of less than the contribution to the GRO, less transfers, withdrawals and associated withdrawal charges, plus the minimum interest guaranteed on the contract. Withdrawal charges may reduce this amount.

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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. MOMENTUM Advantage is issued and guaranteed by Integrity Life Insurance Company, Cincinnati, Ohio, a member of Western & Southern Financial Group.®

Earnings and pre-tax premium payments are subject to income tax withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Integrity does not offer tax advice. For specific tax information, consult your attorney or accountant. 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. Contact your financial professional for 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 and I.01-04-I.

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