

# Plans in a Free Fall? Seek Solid Ground with 4.40 % for 5 Years

## Rescue Retirements Before They Hit Bottom

Get ready to steady your clients with a five-year GRO\* SPDA Series II, a single premium deferred annuity, also offers:

- 100% return of principal
- No market value adjustment
- No commission chargeback on death
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- New money annuitization rates with full commission after five years
- Seven-year surrender period



**A.M. Best A++ (Superior)**

**Fitch AA+ (Very Strong)**

**Standard & Poor's AA+ (Very Strong)**

*For more information contact:*

**AHS Marketing**  
**1-800-840-9139**

*Visit [WSFinancialPartners.com](http://WSFinancialPartners.com) (formerly [AnnuiTRAC.com](http://AnnuiTRAC.com))*

\* Increased rate available for 5-year GRO only (reduced commissions apply). Applies to applications received 02/28/09 or later.

Ratings refer to the claims-paying ability of the insurer and are an opinion of its financial capacity to meet the obligations of its contracts. Ratings, determined by independent insurance rating firms, neither refer to the performance or safety of the product nor imply approval of it or its investment options. Ratings, as of 02/28/09, are subject to change.

SPDA Series II is issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Integrity operates in all states except ME, NH, NY and VT, where National Integrity has operating authority. Product and feature availability, as well as benefit provisions, may vary by state.

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