

# Fixed Annuities Rate Announcement

Effective 11/1/18  
Last Updated 11/1/18

## FOR FEE-ONLY ADVISORS\*

### MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	3.85%	2.85%	3.10%
5-year GRO	4.05%	3.05%	3.25%
7-year GRO	4.35%	3.35%	3.49%
10-year GRO	4.50%	3.50%	3.60%
10-year GRO-National <sup>1,2</sup>	4.40%	3.40%	3.50%

### Momentum Advantage® – Single Premium Deferred Annuity – Renewals Only

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO <sup>3</sup>	3.60%	2.85%	3.03%
5-year GRO <sup>3</sup>	3.75%	3.00%	3.15%
7-year GRO	4.05%	3.30%	3.40%
10-year GRO	4.15%	3.40%	3.47%
7-year GRO-National	3.95%	3.20%	3.30%
10-year GRO-National	4.00%	3.25%	3.32%

For cash with application, the contribution and app must be received in good order within 10 calendar days of the app sign date. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, etc.) must be received in good order within 10 calendar days of app sign date and premium must be received within 60 calendar days of app (or Phase 1 Reg 60 paperwork in NY) sign date. ***If these times are not met, interest rate will be the rate in effect when last required item is received.***

\*Rates shown above are available to fee-only advisors. No commissions will be paid.

1 10-year GRO has different rates in National Integrity states.

2 10-year GRO not available at renewal with National Integrity contracts.

3 Momentum Advantage 4- and 5-year GROs are not available in New York.

Integrity Life Insurance Company and National Integrity Life Insurance Company guarantees a 1.50% minimum interest rate as defined in the contract. 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. **Integrity Life Insurance Company**, Cincinnati, OH operates in DC and all states except NY, where **National Integrity Life Insurance Company**, Greenwich, NY operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuers. Issuers have sole financial responsibility for its products. All companies are members of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state and by product. MultiVantage Single Premium Deferred Annuity Contract series with Market Value Adjustment Feature and Interest Rate Enhancement series: ICC17 INT-16 1701 and NIL-16 1701 NY R. Momentum Advantage Single Premium Deferred Annuity Contract series: INT 01-04, NIL 01-02 NY and NIL 01-02-3 NY.

**Annuity Products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.**

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