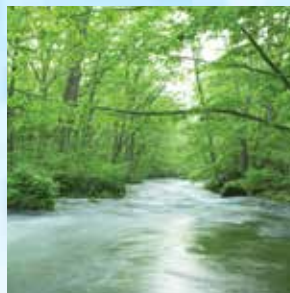


# Fixed Reference Guide

## Fixed & Income Annuities



Indextra® Series

MultiVantage®

New Momentum

SPDA Series II

IncomeSource® Series

IncomeSource® Select Series

# Indextra® Series

Single Premium Deferred Fixed Annuity

**Target Market** > Clients who want to participate in gains linked to market advances and protect against losses linked to market declines.

<b>Product Overview</b>	Contract Type	Owner-driven (death benefit paid on owner's death)												
	Premiums	Minimum premium \$15,000 (qualified and nonqualified)												
	Issue Ages	18-85 Owner and annuitant												
	Contract Size	Maximum: \$1,000,000 age 18-75, \$750,000 age 76-85												
<b>Withdrawals</b>	Withdrawal Charge Schedule	A charge applies only to amounts in excess of the free withdrawal amount and decreases over time based on the number of years since the contract was issued. Once elected, the withdrawal charge option cannot be changed. The withdrawal charge is based on the following percentages applied to the withdrawal amount:												
		<b>Index Year</b>	<b>1*</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5**</b>	<b>6</b>	<b>7***</b>	<b>8</b>	<b>9</b>	<b>10†</b>	<b>11+</b>	
		5-year Percentage <sup>1</sup>	9%	8.5%	8%	7%	6%	0%	0%	0%	0%	0%	0%	
		7-year Percentage	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%	
		10-year Percentage	9%	8.5%	8%	7%	6%	5%	4%	3%	2%	1%	0%	
		For California Only:												
		<b>Index Year</b>	<b>1*</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5**</b>	<b>6</b>	<b>7***</b>	<b>8</b>	<b>9†</b>	<b>10+</b>		
		5-year Percentage	9%	8%	7%	6%	5%	0%	0%	0%	0%	0%		
		7-year Percentage	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%		
		10-year Percentage	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%		
		* The first "year" of the withdrawal charge period begins when the contract is issued and ends at the end of the first index year. Charges apply to full surrenders before the sweep date.												
		** The withdrawal charge period will end on the day before the fifth contract anniversary, regardless of when the fifth index year ends.												
		*** The withdrawal charge period will end on the day before the seventh contract anniversary, regardless of when the seventh index year ends.												
		† The withdrawal charge period will end on the day before the 10th contract anniversary (ninth anniversary for CA), regardless of when the 10th index year ends.												
<b>Free Withdrawals</b>	Free Withdrawals	Up to 10% of the account value may be withdrawn each index year without incurring a withdrawal charge <sup>2</sup>												
	Waivers	With required prior notification, withdrawal charges may be waived for limited life expectancy <sup>3,4</sup> or for confinement to a nursing home, hospital or licensed health care facility <sup>3,4</sup> . Charges may also be waived for RMDs.												
<b>Investment Options</b>		Allocation Options (7 Indexed Interest Options, 1 Fixed Interest Option) <sup>5</sup> <ul style="list-style-type: none"> <li>• S&amp;P 500® Index, 1-Year Point-to-Point<sup>6</sup></li> <li>• GS Momentum Builder® Multi-Asset Class Index, 1-, 2- and 3-Year Point-to-Point<sup>7</sup> (Sponsored by Goldman Sachs)</li> <li>• J.P. Morgan Strategic Balanced<sup>SM</sup> Index, 1-, 2- and 3-Year Point-to-Point<sup>7</sup></li> <li>• Fixed Interest Option, 1-Year<sup>8</sup></li> </ul>												
<b>Death Benefit</b>		At the death of the owner during the deferral period, Integrity Life guarantees that a death benefit equal to the greater of the account value and the Nonforfeiture Value <sup>9</sup> on the date the death benefit is processed will be paid to the designated beneficiary.												
<b>Additional Benefits</b>	Guaranteed Minimum Account Value Benefit (included with no separate charge)	The 5-, 7- and 10-year withdrawal charge periods have an associated guaranteed minimum account value (GMAV) automatically included with no separate charge. At the end of the index year immediately following the withdrawal charge period, we will review the account value. If it is less than the result of the calculation stated below, we will increase the account value equal to that amount. <sup>10</sup>												
		<b>Duration</b>	<b>5 Years</b>			<b>7 Years</b>			<b>10 Years</b>					
		Guaranteed Enhancement Percentage <sup>11</sup>	105%			107%			110%					
		The GMAV is the premium, less adjustments for withdrawals, withdrawal charges and rider charges (if applicable), multiplied by the applicable guaranteed enhancement percentage stated above. This benefit applies one time only with any increase applied to the fixed interest option.												
<b>Optional Benefits</b>	Guaranteed Lifetime Withdrawal Benefit (GLWB)	Optional benefit available at issue for an additional charge, provided you (and your covered spouse, if any) are age 45-80. It guarantees payments for the life of the covered person or persons (owner and spouse if the spousal GLWB is elected) regardless of the account value as long as withdrawals are limited to the annual lifetime payout amount. The annual charge is 0.95% for the individual benefit (up to 1.50% maximum). Annual charge for spousal benefit is the same as for the individual benefit, but that payout amount is 90% of the individual benefit.												

1 The credited interest rates, participation rates and/or interest rate caps may vary based on the duration chosen.

2 Withdrawals of taxable amounts are subject to ordinary income tax, and, before age 59½, generally subject to a 10% IRS penalty tax. Amounts withdrawn from indexed interest options prior to the end of a crediting period will receive no interest for that crediting period.

3 Not available in CA and CT.

4 Limited life expectancy waiver available if, after the contract date, the owner is diagnosed as having a life expectancy of 12 or fewer months. Confinement waiver available on or after the first contract anniversary after the owner is confined for at least 60 consecutive days.

5 The contract owner will choose one or more allocation options at time of purchase. The contract is credited with the guaranteed minimum interest rate (GMIR) until the sweep date, when the account value will be transferred to the chosen allocation options. At the end of each crediting period, the owner may transfer the account value in that option among the options. Options may be added or eliminated in the future.

6 Interest is determined by a formula that factors in the performance of the S&P 500 during the crediting period, adjusted by a participation rate guaranteed to be no less than 10% and limited to a maximum amount of interest credited by an Interest Rate Cap guaranteed to be no less than 1%.

7 Interest is determined by a formula that factors in the performance of the index during the crediting period, adjusted by a Participation Rate guaranteed to be no less than 10%. There is no Interest Rate Cap. Three-year Point-to-Point crediting options not available with the 5-year product.

**Product Overview**

Contract Type	Owner-driven (death benefit paid on owner's death)
Premiums	<ul style="list-style-type: none"> <li>Initial: \$20,000 minimum (qualified and nonqualified)</li> <li>Additional: N/A; Multiple 1035s accepted prior to issue</li> </ul>
Issue Ages	18–89 Owner and annuitant
Contract Size	Maximum: \$1,000,000 without prior company approval (\$750,000 at issue ages 76–89)

**Withdrawals**

**Integrity Initial and Renewal Guaranteed Rate Option (GRO) Withdrawal Charge Schedule**

GRO Period	1	2	3	4	5	6	7	8	9	10
10-year	8%	8%	7%	7%	6%	5%	4%	3%	2%	1%
7-year	8%	8%	7%	7%	6%	5%	4%			
5-year	8%	8%	7%	7%	6%					
4-year	8%	8%	7%	7%						

**National Integrity Initial GRO Withdrawal Charge Schedule**

GRO Period	1	2	3	4	5	6	7
10-year	7%	6%	5%	4%	3%	2%	1%
7-year	7%	6%	5%	4%	3%	2%	1%
5-year	7%	6%	5%	4%	3%		
4-year	7%	6%	5%	4%			

**National Integrity Renewal GRO Withdrawal Charge Schedule**

GRO Period	1	2	3	4	5
7-year	5%	4%	3%	2%	1%
5-year	5%	4%	3%	2%	1%
4-year	4%	3%	2%	1%	

Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount. Market value adjustment (MVA) is applied before withdrawal charge.

**Free Withdrawals** 10% annual (noncumulative); no withdrawal charges or MVA applies to free withdrawals

**MVA** MVA applies only to withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the interest rates we offer since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO accumulated at the guaranteed minimum interest rate, less transfers, withdrawals, and associated charges. A withdrawal charge may reduce this amount.

**Waivers** Withdrawal charges and MVA (up and down) may be waived for limited life expectancy; or for confinement to a nursing home, hospital or licensed health care facility, with prior notification.<sup>12</sup> Charges also may be waived for RMDs.

**Guaranteed Rate Options<sup>13</sup>**

- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 1% first-year interest rate enhancement on all initial GRO options
- 4-, 5-, 7- and 10-year initial GROs with matching withdrawal periods<sup>14,15,16</sup>
- Transfers allowed only from the 1-year guarantee period
- MVAs apply (exception: 1-year guarantee period)
- Multiple renewal options available on first renewal

**Death Benefit**

**Standard** Current account value calculated when death claim is processed

<sup>8</sup> Interest rates are declared in advance, guaranteed for one Index Year, and will never be less than the GMIR.

<sup>9</sup> Nonforfeiture value equals 87.5% of your premium minus withdrawals (not including withdrawal charges), plus interest credited at 1%.

<sup>10</sup> Account value may fall below 105%, 107% or 110% if interest paid in subsequent years is less than the rider charges taken.

<sup>11</sup> 105% applies only to 5-year withdrawal charge period; 107% applies only to 7-year withdrawal charge period; 110% applies only to 10-year withdrawal charge period.

<sup>12</sup> Waivers for limited life expectancy and confinement not available in CA.

<sup>13</sup> All options may not be available.

<sup>14</sup> GROs/guarantee periods are credited with annual effective interest rates, taking into account daily compounding of interest. Funds may be transferred at the end of the guarantee period only (applies to MultiVantage only). Account value must be allocated 100% to one guarantee period at all times (does not apply to New Momentum). For New Momentum only, 10-year GRO not available in OR.

Product Overview	Contract Type	Annuitant-driven (death benefit paid on annuitant's death)																									
	Premiums	<ul style="list-style-type: none"> <li>Initial: \$2,000 minimum (qualified); \$5,000 (nonqualified)</li> <li>Additional: \$1,000 minimum (\$100 electronic funds transfer)</li> </ul>																									
	Issue Ages	Qualified and nonqualified: 18–85 Owner and annuitant																									
	Contract Size	Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)																									
Withdrawals		<p><b>Integrity</b></p> <table border="1"> <thead> <tr> <th>Contribution Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>								Contribution Year	1	2	3	4	5	6	7	8+	Withdrawal Charge	8%	7%	6%	5%	4%	3%	2%	0%
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	Contribution Year	1	2	3	4	5	6	7	8+																		
	Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%																		
Free Withdrawals	10% annual (noncumulative)																										
MVA	MVA applies only to transfers and withdrawals from GRO before the end of the guarantee period, and annuitizations, if applicable. It reflects the impact of any change in the interest rates we offer since the guarantee period was selected. MVA does not result in a return of less than the contribution to the GRO accumulated at the guaranteed minimum interest rate, less transfers, withdrawals, and associated charges. A withdrawal charge may reduce this amount.																										
Waivers	Withdrawal charges and MVA (up or down) 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), with prior notification. Charges also may be waived for required minimum distributions <sup>18</sup>																										
Guaranteed Rate Options <sup>13</sup>	<ul style="list-style-type: none"> <li>Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract</li> <li>0.75% first-year interest rate enhancement on all contributions</li> <li>5-, 6-, 7- and 10-year GROs<sup>14</sup></li> <li>Quarterly Interest Option (QIO)</li> <li>MVAs apply (exception: QIO)</li> </ul>																										
Death Benefit	Standard	Current account value calculated when death claim is processed																									

<sup>15</sup> Availability of GRO periods subject to age limitations. 10-year GRO not available for renewal with National Integrity contracts. Account value must be at least \$5,000 for GRO renewal election.

<sup>16</sup> In FL, for age 65 or older at issue, no withdrawal charges are permitted after 10 contract years, therefore GRO renewal options will be limited.

<sup>17</sup> Single Premium Deferred Annuity in OR.

<sup>18</sup> Hardship waivers not available in MA and SD. Hardship waiver does not include unemployment in IN, MT, NJ, OR, PA, SC and TX. Waivers applied for disability only in NY.

# SPDA Series II

Single Premium Deferred Annuity

**Target Market** > Clients who want a guarantee with a low single premium and Return of Premium.

<b>Product Overview</b>	Contract Type	Annuitant-driven (death benefit paid on annuitant's death)								
	Premiums	<ul style="list-style-type: none"> <li>Initial: \$3,000 minimum (qualified and nonqualified)</li> <li>Additional: N/A; Multiple 1035s accepted first year and considered part of initial contribution</li> </ul>								
	Issue Ages	18–85 Owner and annuitant								
	Contract Size	Maximum: \$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)								
<b>Withdrawals</b>		<b>Integrity/National Integrity</b>								
		<b>Contract Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
	Withdrawal Charge		7%	7%	7%	6%	5%	4%	3%	0%
	Withdrawal Charge Schedule	The single contribution (less previous partial withdrawals) is guaranteed to be returned if the contract is surrendered at any time. Withdrawal charges will be waived to the extent that they would conflict with this guarantee. Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount.								
	Free Withdrawals	10% annual (noncumulative)								
	MVA	N/A								
	Waivers	Withdrawal charges 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), with prior notification. <sup>19</sup> Charges also may be waived for required minimum distributions.								
<b>Guaranteed Rate Options<sup>13</sup></b>		<ul style="list-style-type: none"> <li>Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract</li> <li>1-, 3-, 5- and 7-year initial guarantee periods<sup>14,20</sup></li> <li>1-year recurrent renewal</li> </ul>								
<b>Death Benefit</b>	Standard	Current account value calculated when death claim is processed								

<sup>19</sup> Exceptions apply. See product summary for more details. Disability only in NY. For SPDA Series II only, hardship waivers are not available in MO. Hardship waiver does not include unemployment in IN, PA and WA.  
<sup>20</sup> 7-year guarantee period not available in NY.

Product Overview	Contract Type	Annuitant-based (payments based on the annuitant's life)
	Premiums	\$2 million without prior company approval (exceptions below). <ul style="list-style-type: none"> <li>• Single Life only &amp; Temporary Life: \$1 million up through issue age 75; \$500,000 for issue ages 76-85</li> <li>• Joint Life only: \$500,000 for issue ages 76-85</li> </ul>
	Tax Qualified/ Nonqualified	Both accepted
	Tax Status	<ul style="list-style-type: none"> <li>• Taxes owed as payouts are received</li> <li>• For non-qualified annuities, each payout represents a combination of earnings and return of contribution</li> <li>• Only earnings and pre-tax contributions are taxable</li> </ul>
Income Payout Options <sup>1,3,21,22</sup>	Guaranteed Period (Fixed Period Certain)	Equal payments for a set period of time <ul style="list-style-type: none"> <li>• Ages 70 and under: issued for periods from 5 to 30 years</li> <li>• Ages 71 and above: issued up to a (maximum) period of years of 100 minus the annuitant's age at issue</li> </ul>
	Guaranteed Lifetime (Lifetime Payouts, Life with Period Certain, Life with Cash Refund and Life with Installment Refund)	A lifetime income stream, <sup>23</sup> including one of the following: lifetime; lifetime with a minimum number of years certain; lifetime with a guarantee that at least the single premium will be returned; or lifetime with continuation of guaranteed payments.
	Joint Lifetimes	An income stream over the lives of two annuitants. Select either full or reduced income to survivor.
	Temporary Life Payouts <sup>24</sup>	Payouts continue for a specific length of time as long as the annuitant is alive. Payouts stop at the earlier of the end of the specified period or when the annuitant dies.
	Increasing Payout Option	Optional benefit provides an annually compounded increase of 1%, 2%, 3%, 4% or 5% in the payout amount. Must be selected at contract issue. IPO payments are initially lower than a payout option without IPO. IPO payments increase annually and at some point, depending on payout elected and annuitant's longevity, exceed those received under an option without IPO. If annuitant dies prior to life expectancy, a payee may receive less total income with an IPO than without one.
	Commutation Benefit <sup>24</sup>	<ul style="list-style-type: none"> <li>• Provides a lump-sum payout of the present value of future certain payouts <ul style="list-style-type: none"> <li>◦ Living annuitant commutation: 10%–90% of the present value (available after first contract year)</li> <li>◦ Deceased annuitant commutation (death benefit commutation rights)</li> </ul> </li> </ul> <p>(The commutation option is not available with life only payouts, temporary life payouts, and certain period payouts of less than 10 years.)</p>
Income Payout Frequencies	Payouts are made via direct deposit to customer's checking or savings account monthly, quarterly, semiannually or annually.	

21 The amount of the guaranteed income payment is determined by the amount contributed to the annuity and other factors specific to the client's situation. There is no ongoing interest credited to the annuity contract.

22 Payout options subject to availability.

23 Lifetime-only income payment streams do not provide a benefit to beneficiaries.

24 Currently unavailable in NY.

25 Contributions are limited to the lesser of \$130,000 (subject to annual cost-of-living adjustments) or 25% of the owner's qualified account balances, less premiums for other QLACs. The \$130,000 limit applies across all qualified funds. The 25% limit applies to each qualified plan separately based on its valuation date and to IRAs on an aggregate basis as of the prior December 31. Eligible accounts include 401(a), 401(k), 403(b), governmental 457(b), or IRA (excluding Roth and Inherited IRAs). There are restrictions on how assets from qualified plans can be used to purchase a QLAC. Adhering to the purchase limit is the client's responsibility. Clients should consult with their own independent legal and tax advisors prior to establishing a QLAC.

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

Product Overview	Contract Type	Annuitant-based (payments based on the annuitant's life)
	Issue Ages	<ul style="list-style-type: none"> <li>• Nonqualified and Roth IRA 18-83</li> <li>• Qualified (non-QLAC) 18-69</li> <li>• Qualified Longevity Annuity Contract (QLAC) 31-83</li> </ul>
	Premiums	<p><b>Minimum:</b> \$10,000 initial; \$1,000 additional premiums (\$100 for systematic). No additional premiums will be permitted within 13 months of the Income Date.</p> <p><b>Maximum:</b> \$2 million maximum cumulative premiums without prior approval (except as below).</p> <ul style="list-style-type: none"> <li>• Life Only: \$1 million through attained age 75; \$500,000 for attained age 76+.</li> <li>• Joint Life Only: \$500,000 for attained age 76+.</li> <li>• No Return of Premium (ROP) Death Benefit elected (any payout): \$1 million through attained age 75; \$500,000 for attained age 76+.</li> </ul> <p><b>QLAC Maximum:</b> The lesser of \$130,000 or 25% of qualified account balances.<sup>25</sup></p>
	Deferral Period	Minimum: 13 months; Maximum: 40 years
Income Payout Options	Individual & Joint Life <sup>26</sup>	<ul style="list-style-type: none"> <li>• Life Only</li> <li>• Life with Cash Refund</li> <li>• Period Certain Only (5-30 years)</li> </ul> <p>(QLACs are limited to Life Only and Life with Cash Refund options)</p> <ul style="list-style-type: none"> <li>• Life with Period Certain (5-30 years)</li> <li>• Life with Installment Refund</li> </ul>
	Increasing Payout Option <sup>27</sup>	Optional benefit provides an annually compounded increase of 1%, 2%, 3%, 4% or 5% in the payout amount. Must be selected at contract issue. IPO payments are initially lower than a payout option without IPO. IPO payments increase annually and at some point, depending on payout elected and annuitant's longevity, exceed those received under an option without IPO. If annuitant dies prior to life expectancy, a payee may receive less total income with an IPO than without one. (N/A w/QLAC)
	Accelerated Payment Feature	Lump sum advance of five monthly payments in addition to next scheduled payment (6 total) (N/A w/QLAC): <ul style="list-style-type: none"> <li>• Available for monthly payments only</li> <li>• Limited to two requests over the life of the contract</li> <li>• Must be 60 and older to exercise the option</li> <li>• 15 days prior notice</li> </ul>
Income Date & Income Payment Frequency		<p>Income Date is selected at issue, but can be changed during deferral period. Age income must start:</p> <ul style="list-style-type: none"> <li>• Nonqualified and Roth IRA contracts: Income must begin by annuitant's 85th birthday.</li> <li>• Tax-qualified contracts: Income must begin in the year the annuitant turns 72.</li> <li>• QLAC: Income cannot begin before annuitant turns 72 and must begin by the first day of the month following annuitant's 85th birthday.</li> </ul> <p>Income payment frequency can be monthly, quarterly, semiannually or annually. Selected at issue but can be changed during deferral period.</p> <p>Income Date or Income Payment Frequency changes can be made up to two times during deferral period. Changes to either count toward the two times allowed.<sup>28</sup> 60 days advance notice required.</p> <p>Income Date can be moved by a maximum of 60 months in either direction, subject to the following:<sup>29</sup></p> <ul style="list-style-type: none"> <li>• A move between 30 and 60 months will count as two available changes. No further changes to the Income Date or Payment Frequency are permitted.<sup>30</sup></li> <li>• For contracts without the optional ROP Death Benefit, the new date must be at least 24 months from the date the request is received.</li> </ul>
Death Benefit	During Deferral Period <sup>31</sup>	If Return of Premium Death Benefit option is elected, and annuitant and joint annuitant (if applicable) die before Income Date, a death benefit equal to the sum of all premiums is paid to any living owner, or, if no owner survives, to named beneficiary. You receive lower income payments if ROP Death Benefit is elected than if benefit not elected.
Qualifying Longevity Annuity Contracts		<p>QLACs allow IRA owners and defined contribution plan participants to defer taxes on part of their RMDs up to age 85. This helps address the risk of running out of money. Important QLAC rules:</p> <ul style="list-style-type: none"> <li>• Eligible accounts include 401(a), 401(k), 403(b), 457(b), traditional IRA, SEP IRA and SIMPLE IRA.</li> <li>• QLAC purchases per person are limited to \$130,000 or 25% of qualified account balances, whichever is less.</li> <li>• Distributions must begin no later than the first day of the month following your 85th birthday.</li> <li>• Income payment options can be life only or life with cash refund (individual or joint).</li> <li>• Once income starts, the payments must satisfy RMD rules.</li> <li>• The contract cannot have any cash surrender value or commutation benefit.</li> <li>• The contract must state from inception that it is intended to be a QLAC.</li> </ul>

<sup>26</sup> Owners/annuitants for joint life options are not required to be spouses since deferral period death benefit is not paid until death of last surviving annuitant. Qualified contracts are not allowed for joint, non-spouse annuitants who are greater than 10 years apart in age (greater than 2 years apart for QLAC).

<sup>27</sup> The option is not tied to any outside index or indicator. Once a contract is signed, the option cannot be added or removed, as the income stream is adjusted from the start of the contract.

<sup>28</sup> See contract for complete details.

<sup>29</sup> In Florida, only one change is permitted, and the 60 month limit does not apply when changing to an earlier date.

<sup>30</sup> A second change (if applicable) cannot be more than 30 months before or after the income date in effect.

<sup>31</sup> For contracts without the Return of Premium Death Benefit option, no death benefit will be paid if the annuitant and joint annuitant (if applicable) die before the Income Date. After the Income Date, if the annuitant and joint annuitant (if applicable) die, any remaining annuity benefit will be paid in accordance with the payout option selected.

## Western & Southern: Our Strength. Your Future.

**Financial  
Strength**

**1888  
Heritage**

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MultiVantage Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC17 INT-16 1701, ICC11 NIL-16 1112, NIL-16 1701 NY R1, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider series ICC11 IR.36 1112, ICC11 NR.36 1112, NR.36 1112 NY New Momentum Flexible Premium Deferred Fixed Annuity Contract series INT96 Rev., NIL 04-04-3, NIL-04-04-3 NY Rev. SPDA Series II Single Premium Deferred Fixed Annuity Contract series INT 04-03, NIL 04-03, NIL 03-02-2 NY IncomeSource Single Premium Immediate Annuity Contract series ICC16 ENT-01 1701, ENT-01 1701 NY, Indextra Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406 and Guaranteed Lifetime Withdrawal Benefit Rider series ICC14 ER.03 GLWB-1 1406 and ICC14 ER.04 GLWB-S 1406, ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406 and ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SI-MY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, and ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, and ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, and ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWC 1406, Flexible Premium Deferred Paid-Up Annuity Contract Series ICC17 ENT-04 1708 and ENT-04 1708 NY and endorsements ICC17 EE.32-36 1708 and EE.32-35 1708 NY.

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