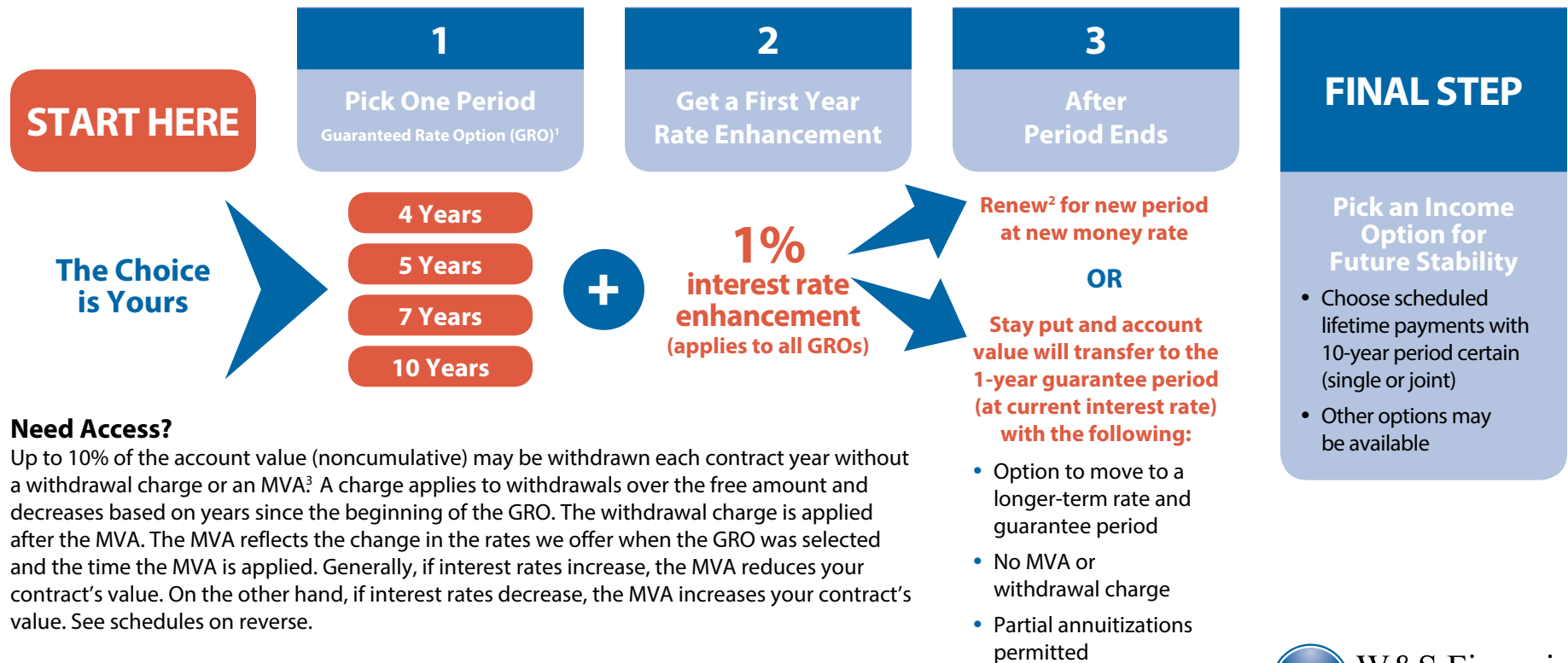


MultiVantage®: Multiple Guarantees Now. Flexible Advantages Later.

Uneasy with market volatility? Unsure about the fixed interest rate environment? Get the guarantees you demand with the flexibility you desire in **MultiVantage**, a single premium deferred annuity with market value adjustment (MVA), issued by Integrity Life Insurance Company, Cincinnati, Ohio, or National Integrity Life Insurance Company, Greenwich, New York.

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Up to 10% of the account value (noncumulative) may be withdrawn each contract year without a withdrawal charge or an MVA.³ A charge applies to withdrawals over the free amount and decreases based on years since the beginning of the GRO. The withdrawal charge is applied after the MVA. The MVA reflects the change in the rates we offer when the GRO was selected and the time the MVA is applied. Generally, if interest rates increase, the MVA reduces your contract's value. On the other hand, if interest rates decrease, the MVA increases your contract's value. See schedules on reverse.

(continued)



A member of Western & Southern Financial Group

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

Integrity GRO Withdrawal Charge Schedule (Initial and Renewal)

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%						

California GRO Withdrawal Charge Schedule (Initial and Renewal)

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

New York 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%			

New York 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%	

Visit WSFinancialPartners.com or contact your financial professional.

- GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Account value may be allocated to one GRO period only. A market value adjustment applies to withdrawals from a GRO in excess of the free withdrawal amount and annuitizations, if applicable. GRO periods cannot be selected beyond maturity date. Account value must be at least \$5,000 for GRO renewal election.
- Currently offered guarantee periods are available for the first renewal. After first renewal or one year after the end of the initial GRO, if earlier, choose from the guarantee period(s) available at that time. The 10-year guarantee period is not available for renewals in New York.
- Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, generally subject to a 10% IRS penalty tax.

Product is issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Integrity operates in DC and all states except NY, where National Integrity operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

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. Products are backed by the full financial strength of Integrity or National Integrity. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Charges based on account value and imposed on amount withdrawn in excess of annual free withdrawal amount. Market value adjustment (MVA) applies before withdrawal charge. Western & Southern member companies and agents do not offer legal or tax advice. Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC17 INT-16 1701, NIL-16 1701 NY R1, NIL-16 1701-A NY, NIL-16 1701-B NY, NIL-16 1701-C NY, NIL-16 1701-D NY, and NIL-16 1701-E NY and Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider series ICC11 IR.36 1112 and NR.36 1112 NY.

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