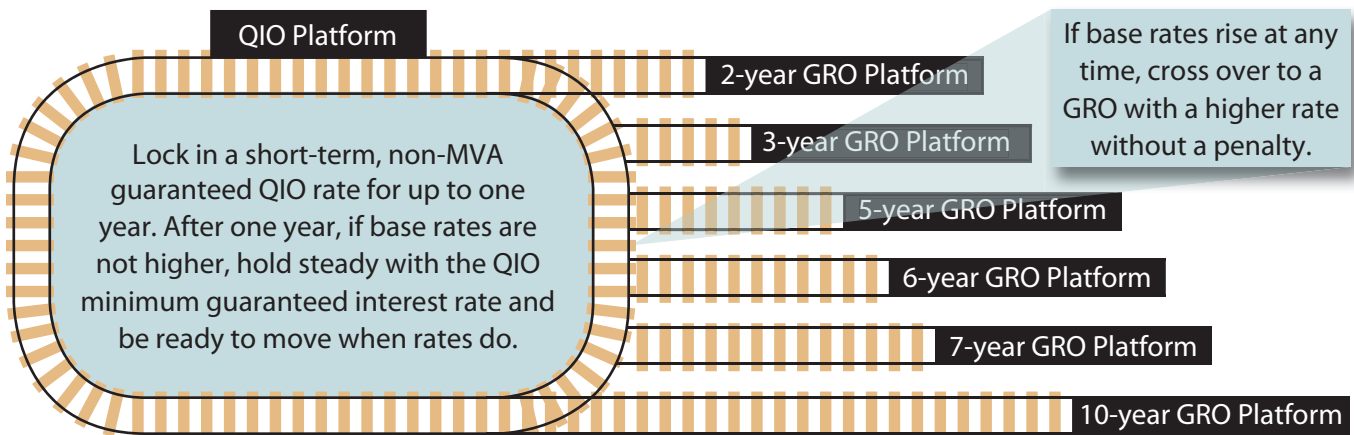


Provide a Rising Rate Opportunity

Taking a train can be an efficient means of transportation. But should you take the express or local train? If you take the express, you'll get to your destination quickly, but you may miss opportunities to explore other areas where the local train stops. Fixed annuities can be similar. A guaranteed fixed rate for a specific number of years can be taken, but opportunities to lock in higher rates later may be missed.

Clients can track rising rate opportunities with New Momentum, a flexible premium deferred annuity offered by Integrity Life Insurance Company and National Integrity Life Insurance Company. It provides a solid platform so clients can lock in a strong short-term quarterly interest option (QIO). Then, if rates rise, they can transfer to a new longer-term guaranteed rate option (GRO). See how.



Keep clients from getting derailed by using a **Rising Rate Opportunity** strategy! It can offer a smooth crossing to their retirement destination. For more information visit WSFinancialPartners.com or contact:

Your Integrity or National Integrity representative.

For GROs, an MVA applies to early transfers, withdrawals, and annuitizations, if applicable.

Annuities are issued by **Integrity Life Insurance Company**, Cincinnati, OH, and **National Integrity Life Insurance Company**, Goshen, NY. W&S Financial Group, Inc., is an affiliated agency of the insurers and has no financial responsibility for its products. All are members of the Western & Southern Financial Group. Integrity operates in all states except ME, NH, NY and VT, where National Integrity operates. Product and feature availability, as well as benefit provisions, vary by state.

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 and National Integrity.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Withdrawals may be subject to charges. **Integrity and National Integrity do not offer tax advice.** Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. For use with contract series numbers INT96 Rev., INT96 FRL, INT96 (NM2), INT95, INT94, INT 03-09 A, INT 03-09B, INT 05-09, 11960CNQ-I-OR, NIL 04-04 NY and NIL04-04-3 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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