

# New Momentum

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*Flexible Premium Deferred Annuity*



RISK MANAGEMENT FINANCIAL SOLUTIONS



W&S Financial  
Group Distributors

A member of Western & Southern Financial Group

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Issuers: Integrity Life Insurance Company  
National Integrity Life Insurance Company

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CF-08-30000-1205

## Secure Your Future

Bring New Momentum to your goals for wealth building and lifelong financial security. New Momentum is a flexible premium deferred annuity with market value adjustment (MVA) issued by Integrity Life Insurance Company, Cincinnati, Ohio, and National Integrity Life Insurance Company, Goshen, New York. Both are members of Western & Southern Financial Group.

Achieving a comfortable lifestyle requires an income that allows you real choices. Build on benefits such as tax-deferred growth and guaranteed retirement income. Among the advantages of New Momentum:

- Tax-deferred compound growth
- Initial interest rates – all with 0.75% first-year rate enhancement – guaranteed for periods up to 10 years
- Minimum guaranteed rate for life of contract
- Lifetime income guaranteed for as long as you live (or for your life and that of another person)
- Waivers of withdrawal charges upon certain specified life events
- Avoidance of probate (with named, surviving beneficiary other than estate)

## Annuity Advantages



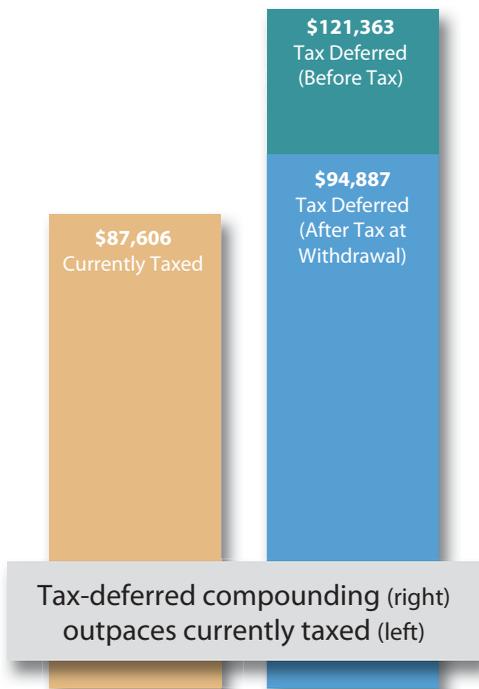
### The Power of Tax Deferral

Tax deferral means your money grows without paying current taxes. Taxes are due only when withdrawals are taken. As the example on the next page illustrates, annuity assets compound faster than taxable alternatives growing at the same rate.

Because taxes are not owed until you begin receiving interest income, you have more control over when you pay taxes. Moreover, you may be in a much lower tax bracket when you begin withdrawing earnings. (Note that no added tax-deferral advantage exists if you purchase an annuity through a qualified plan.)

What matters most isn't how much you earn, it's how much you keep after taxes.

## Tax-Deferred Money Grows Faster for Your Retirement



This hypothetical illustration demonstrates tax deferral, not the New Momentum annuity. It assumes a \$50,000 lump-sum investment compounding without withdrawals for a 30-year period. A hypothetical 3% rate of return is used for illustrative purposes only. Hypothetical returns neither predict nor project actual performance of any product or investment option. A combined federal and state tax rate of 37.1% (33% federal, 4.1% state) is assumed. Your actual tax rate may differ. There is a 10% federal tax penalty for annuity withdrawals before age 59½. Charges and fees of the tax-deferred product are not included. If they were, results would be lower. Lower tax rates on capital gains and dividends would make the return of the taxable investment more favorable, thereby reducing the difference in the performance between the accounts shown. Consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision as these may further impact the results of the comparison. Tax rates and tax treatment of earnings may impact comparative results.

## Guaranteed Rate Options

New Momentum gives you the flexibility of multiple fixed interest Guaranteed Rate Options (GROs) with a first-year rate enhancement.

A Quarterly Interest Option (QIO) guarantees a fixed rate of interest declared quarterly.

## Lifetime Income Stream

Three in four annuity owners say they intend to use their annuities for retirement income! New Momentum offers retirement income options that can last up to a lifetime. The security of knowing you won't outlive your income is a critical component of retirement planning given today's longer life expectancies.

## Additional Contributions

Provided that New Momentum is not part of a tax-qualified plan, the flexibility of additional contributions allows you to earn tax-deferred interest without the annual limits often associated with other tax-advantaged plans. Amounts over \$1,000,000 require prior company approval.

1 Source: 2009 Gallup Survey of Owners of Nonqualified Annuity Contracts, Sept. 2009

# Additional Features and Benefits

## Lifetime Minimum Guarantee

Integrity and National Integrity guarantee a minimum interest rate as stated in the annuity contract.

## Withdrawal Charge Waivers<sup>1</sup>

What if you get ill, become unemployed or need extended care? Withdrawal charges and MVAs (up or down) may be waived for hardships such as unemployment, terminal illness and medical care (including confinement to a nursing home, hospital or long-term care facility). Similarly, required minimum distributions may also qualify for waivers.

## Easy Access

Typically, you may withdraw up to 10% of your account value annually without a charge. Greater withdrawals may be available without a charge if certain specified life events impact you. Withdrawals of taxable amounts are subject to ordinary income tax and, before age 59½, are generally subject to a 10% IRS penalty tax.

<sup>1</sup> Exceptions apply. Hardship waivers are not available in MA, NY and SD. Hardship waiver does not include unemployment in IN, MT, NJ, OR, PA, SC and TX. Waivers applied for disability only in NY.

## No Sales Charge

Your money goes to work for you immediately. If you make a withdrawal in the early years, however, a withdrawal charge and MVA (for GROs) may apply. Yet an MVA will not result in a return of less than the contribution to the GRO (less transfers, withdrawals and associated charges), plus the minimum interest guaranteed on the contract. There may be tax consequences as well. Consult your New Momentum contract for product fees and charges.

## Death Benefit

New Momentum helps protect the future well-being of your loved ones by providing a death benefit. That may mean your beneficiary receives the greater of your contribution (adjusted for withdrawals) or your current account value.

## Confidence in Long-Term Commitments

You may own your annuity contract for many years. Put your confidence in an insurance company that will be there when you require retirement income. A comfortable retirement is the result of careful planning and skilled execution. New Momentum gives you a world of choices in a flexible premium deferred annuity.

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Integrity operates in DC and all states except NH, NY, ME and VT where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuers. 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 Life Insurance Company and National Integrity Life Insurance Company.

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. A market value adjustment applies to early transfers, withdrawals and annuitizations, if applicable. Western & Southern member companies do not offer tax advice. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. Contract series INT96 Rev., INT96 FRL, INT95, INT94, INT96 (NM2), INT 03-09 A, INT 03-09B, 11960CNQ-I-OR, NIL 04-04 NY and NIL 04-04-3 NY.

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

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

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. We are a *Fortune* 500 company (*FORTUNE* magazine, May 2012). Our financial strength continues to be the cornerstone of our success. We are proud of our top-tier industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.