

# Fixed Annuities Rate Announcement

Effective 12/1/17  
Last Updated 1/1/18

FOR FEE-ONLY ADVISORS\*

## MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
<b>4-year GRO</b>	2.80%	1.80%	2.05%
<b>5-year GRO</b>	3.10%	2.10%	2.30%
<b>7-year GRO</b>	3.55%	2.55%	2.69%
<b>10-year GRO</b>	3.80%	2.80%	2.90%
<b>10-year GRO-National<sup>1,2</sup></b>	3.70%	2.70%	2.80%

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

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
<b>4-year GRO<sup>3</sup></b>	2.55%	1.80%	1.98%
<b>5-year GRO<sup>3</sup></b>	2.80%	2.05%	2.20%
<b>7-year GRO</b>	3.25%	2.50%	2.60%
<b>10-year GRO</b>	3.45%	2.70%	2.77%
<b>7-year GRO-National</b>	3.15%	2.40%	2.50%
<b>10-year GRO-National</b>	3.30%	2.55%	2.62%

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.

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. Contract series INT-16 1112, IR.36 1112, ICC11 INT-16 1112, ICC11 IR.36 1112, ICC11 NIL-16 1112, ICC11 NR.36 1112, NIL-16 1112 NY, NR.36 1112 NY, INT 01-04, INT 01-04-1, INT 01-04 MSP, INT 01-04 MVA, I.01-03, I.03-03, INT 01-04E, I.01-04-1, NIL 01-02 NY.

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