



W&S Financial Group Distributors

A member of Western & Southern Financial Group



CALIFORNIA APPROVAL PENDING

Expect Something Extra in Indextra® ...

3 New Allocation Options **UP & SELLING AS OF 10/15/25**

More allocation avenues mean more sales solutions for Indextra fixed indexed annuity. Counter client concerns on renewal rates with rate-to-term certainty, plus S&P 500® returns “prompted” by performance.

NEW: 2 Rate-To-Term Options

Introducing a **Cap Lock 1-Year Point-to-Point** option based on the S&P 500® Index and a **Multi-Year Fixed Interest Rate** option.

- Cap Lock credits any positive interest based on index performance. The rate cap is **locked** for the withdrawal charge period (5, 7 or 10 years).
- Multi-Year Fixed credits interest at a declared rate, one **guaranteed for a selected withdrawal charge period (5, 7 or 10 years)**.
- Both are available at purchase only.

NEW: 1-Year Trigger Rate Option

Introducing a **1-Year Performance Triggered** option based on the S&P 500® Index.

- Credits any positive interest annually per a performance threshold the index must attain for a specific period. If the index returns at least 0%, the **trigger rate** is credited.
- This is available for all contracts. Letters and endorsements will go to Indextra owners and reps.

PRODUCT SUMMARY

Issuer: Integrity Life Insurance Company
FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

Indextra® Series

Indextra is a single premium deferred fixed indexed annuity issued by **Integrity Life Insurance Company**, Cincinnati, OH. Integrity Life operates in DC and all states, except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All 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.

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Integrity Life Insurance Company (Integrity Life). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Integrity Life.

It is not possible to invest directly in an index. Integrity's fixed indexed are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Integrity fixed indexed annuities or any member of the public regarding the advisability of investing in securities generally or in Integrity fixed indexed annuities particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Integrity Life or the Integrity fixed indexed annuities. S&P Dow Jones Indices have no obligation to take the needs of Integrity Life or the owners of Integrity fixed indexed annuities into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Integrity fixed indexed annuities. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, "promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY INTEGRITY LIFE, OWNERS OF INTEGRITY FIXED INDEXED ANNUITIES OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOT DOES S&P DOW JONES INDIES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND INTEGRITY LIFE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. **Neither Western & Southern member companies, nor their agents, offer tax advice.** For specific tax information, consult your attorney or tax advisor. 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. For use with **Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, ICC20 EE.44 GMAV-5 2002, EE.44 GMAV-5 2002, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, Allocation Options Endorsement series ICC14 EE.23 SI-MY-PTP 1406, ICC14 EE.23 SI-PTP 1406, ICC15 EE.23 SI-OY-PTP 1511, ICC24 IE.51 MY-FI 2408, ICC24 IE.52 SI-CL-OY-PTP 2408, ICC24 IE.53 SI-PT-OY-PTP 2408, Return of Premium Endorsement series ICC14 EE.24 ROP 1406, Waiver of Withdrawal Charge Endorsement series ICC14 EE.25 WWC 1406, Guaranteed Lifetime Withdrawal Benefit Rider**

series ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406 .

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

© 2025 Western & Southern Financial Group. All rights reserved.