

Now and Later

Guaranteed Rate **Now**. Higher Rate Potential **Later**.

Rick, a 65-year-old, purchased a \$100,000 New Momentum flexible premium deferred annuity¹. The product gave him the flexibility to lock in a guaranteed rate NOW and transfer his money to a higher rate LATER. Here's how ...

NOW...

At purchase, Rick took advantage of the short-term Quarterly Interest Option (QIO). He locked in the guaranteed QIO rate as a "holding strategy" to wait for potentially higher interest rates later².

LATER ...

Rates rose. At the end of year three, Rick transferred his money into the 7-year Guaranteed Rate Option (GRO) with a higher rate, without a penalty. The chart shows account values after 10 years at different potential rates:



Call NOW to learn more about how your clients can benefit NOW and LATER.

Contact your representative:

The Ash Brokerage Annuity Desk
877-777-9478
USIAnnuity@ashbrokerage.com

 W&S Financial
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¹ Single premium deferred annuity in Oregon.
² First-year QIO rate [2.75%], effective [7/19/13]. GMIR in years 2 and 3.



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A market value adjustment is applied to early transfers, withdrawals and if applicable, annuitizations. However, this does not apply to money transferred out of the QIO into a GRO, as illustrated on this piece.

Payment of benefits under the annuity contract is the obligation of the insurance company issuing the annuity. Guarantees are based on issuer claims-paying ability. Product and feature availability, and benefit provisions vary by state. Contact a financial professional for details and limitations. Interest rates are declared by the issuer at annual effective rates, taking into account daily interest compounding.

Western & Southern member companies and agents do not offer tax advice. For tax information, see an attorney or tax advisor. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to charges and taxes, including a 10% IRS penalty tax. 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.

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