



**JOURNEYMARK**<sup>®</sup>  
MORE THAN A DESTINATION

Modified Single Premium  
Deferred Fixed Indexed Annuity



**Issued by Integrity Life Insurance Company**

A member of Western & Southern Financial Group  
400 Broadway, Cincinnati, OH 45202

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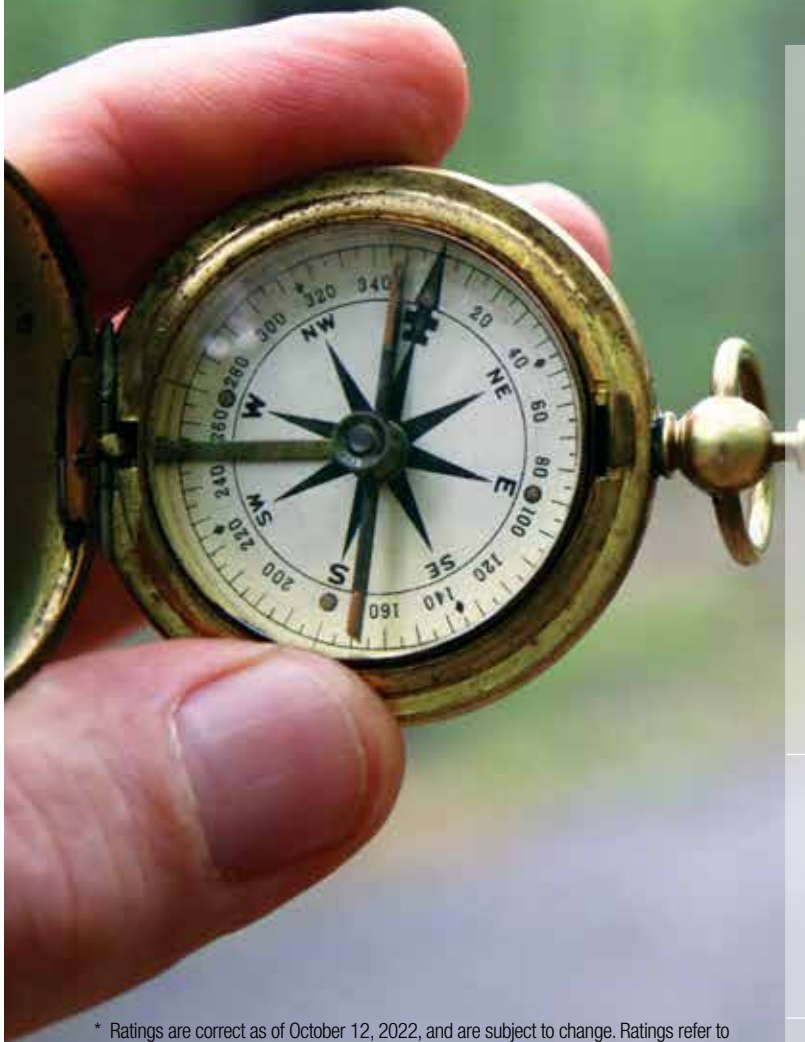
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# MAPPING OUT YOUR JOURNEY

The JourneyMark series of fixed indexed annuity products was designed to help you chart a customized course to retirement, so the journey can be just as comfortable as the destination.



## STRENGTH AND STABILITY

When it comes to securing your financial future, consider a product backed by an established, highly regarded insurer that evokes confidence. JourneyMark products are issued by Integrity Life Insurance Company (Integrity Life), a proud member of Western & Southern Financial Group, a company with a strong foundation dating back to 1888. With financial strength ratings among the highest in the life insurance industry, Integrity Life is a company you can trust to honor its promise of financial strength and stability for generations to come.\*

AM Best Rating\*\*  
**A+**  
Superior

Comdex Ranking†  
**96**  
out of 100

\* Ratings are correct as of October 12, 2022, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

\*\* Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).

† The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

## A PRODUCT CHOICE FOR VARIOUS NEEDS

Because retirement is about more than simply reaching a destination, you'll want to choose a financial product that may help address your unique needs all along the way. The JourneyMark Series offers a selection of features and options to help you map out your ideal journey.



### JourneyMark

Do you want a product that provides accumulation, liquidity, and guarantees? The JourneyMark base product (without an optional rider) offers accumulation potential from a diverse selection of interest crediting options, protection from market risk, and 5% free access to the account value when you need it. To meet various retirement time horizons, it comes in three withdrawal charge durations: 10, 7, or 5 years. The 5-year version is available exclusively to issue ages 86-90.



### JourneyMark with Cascade Rider

Are you looking for protection and guarantees, but want increased access to your money? For an annual rider charge, one version of the Cascade Rider provides enhanced liquidity and growth potential (Enhanced Liquidity and Growth Rider). These benefits include increased access to your money, a return of premium benefit, and an enhanced account value guarantee. Additionally, the 10-year product provides a premium bonus to jump-start earnings. The Cascade Rider is available without the premium bonus on the 7-year product (Additional Benefits Rider). See Page 13 for additional Cascade Rider information.



### JourneyMark with Expanse Rider

Do you want to maximize your future income and add a benefit should your health decline? For an annual rider charge, the Expanse Rider's guaranteed lifetime withdrawal benefit helps expand your income potential. In addition to increased account value access, it provides index performance-driven lifetime income, an "income doubler" benefit that becomes available when the covered person becomes chronically ill under the terms of the rider, and an enhanced death benefit that applies before lifetime income is activated. This rider can be elected with the JourneyMark 10- or 7-year product. Refer to Page 15 for additional Expanse Rider information.

## JOURNEYMARK SERIES AT A GLANCE

	JourneyMark (No Rider)	JourneyMark with Cascade Rider	JourneyMark with Expense Rider
Backing of a highly rated company	●	●	●
Strong earnings potential	●	●	●
Protection from market risk	●	●	●
Available through age 90	●		
No rider charge	●		
Free liquidity	●	●	●
Enhanced liquidity		●	●
Premium bonus		●*	
Return of premium benefit		●	
Enhanced account value guarantee		●	
Guaranteed lifetime withdrawal benefit			●
Income doubler benefit			●
Enhanced death benefit			●

\* Available with the 10-year product only.

## ISSUE AGES

The JourneyMark Series is available for applicants up to age 90 at issue. Refer to the table for available product variations and issue age limitations.

Duration	Product	Issue Ages
10 Years	JourneyMark	0-85
	JourneyMark with Cascade Rider	0-80
	JourneyMark with Expense Rider	45-80
7 Years	JourneyMark 7	0-85
	JourneyMark 7 with Cascade Rider	0-80
	JourneyMark 7 with Expense Rider	45-80
5 Years	JourneyMark 5	86-90



## WHAT TYPE OF ANNUITY IS JOURNEYMARK?

Not all annuity products are alike. They offer a variety of features and benefits to meet specific goals. JourneyMark is a *modified single premium deferred fixed indexed annuity* that allows you to grow your retirement savings free from the worry of loss caused by market declines.

### Modified Single Premium

**JourneyMark is a *modified single premium annuity*.**

It can be purchased with a single lump-sum payment of at least \$10,000, and you have the option to make additional premium payments in increments of \$5,000 or more during the first contract year. Maximum premium amounts vary by the age of the older owner:

- \$1,500,000 ages 0-75.
- \$1,000,000 ages 76+.

Premiums in excess of the maximum premium amount require prior company approval.

### Deferred

**JourneyMark is a *deferred annuity*.**

A deferred annuity allows you to elect annuitization at a later date. Annuitization is a feature that converts the contract's value into regular income payments, providing a guaranteed income stream over a period of time. JourneyMark may be annuitized any time after contract Year 2 (after Year 1 in Florida) and before the maturity date shown on your contract.

### Fixed Indexed Annuity

**JourneyMark is a *fixed indexed annuity*.**

Fixed indexed annuities earn interest based on growth in market indexes with protection against loss of principal. Annuities also provide tax deferral.\* With tax deferral, no taxes are due on earnings until you make a withdrawal or receive a distribution. This allows interest on earnings to compound tax-deferred over time, which can significantly increase the long-term growth of your money.

\* Under current tax law, tax deferral is a basic feature of qualified plans. Purchasing an annuity with qualified money does not provide any additional benefit.

# FUELING UP

To keep your retirement journey moving forward, JourneyMark powers your accumulation with both upside potential and downside protection.



## CONTRACT GUARANTEE

Safeguarding your money from loss, especially as you near retirement, can be an important part of a successful retirement plan. JourneyMark annuity products offer solid guarantees to protect your hard-earned money.

Over the life of the contract, you are guaranteed to receive no less than the nonforfeiture value, which is equal to 87.5% of the contract's premium minus withdrawals (withdrawal charges and market value adjustment excluded), plus interest credited at a guaranteed rate as shown on your contract's data page.

## GUARANTEED DEATH BENEFIT

JourneyMark offers a death benefit to help you leave a financial legacy for your loved ones. The death benefit is the greater of your account value plus interest credited as of the date of death, or the nonforfeiture value. A beneficiary may choose to receive the death benefit in a lump sum, deferred for up to five years, or paid over his or her lifetime. Death benefit proceeds will be paid directly to your chosen beneficiary and are generally free from the hassles, publicity, and delays of probate.

An enhanced death benefit is available if you elect the Expanse Rider. Refer to Page 15 for details.

## ACCUMULATION

JourneyMark provides a variety of allocation options that allow you to safely grow your retirement funds. Current rates will vary, depending on the product version and rider chosen.

### Indexed Interest Options

These options earn interest based on the performance of a specific market index. Interest crediting will never be less than 0% with the opportunity for growth beyond that, allowing you to benefit from market gains without exposing your money to market loss. Earnings are limited by a participation rate, which is a percentage of index gains that the annuity will receive as credited interest. Once interest is credited, it is locked in and cannot decline due to market volatility.

Refer to the accompanying interest crediting options brochure to learn about options available to you.

### Fixed Interest Option

This option credits interest at a fixed interest rate that is guaranteed for one index year. The rate may change for future index years, but will never be lower than the rate shown on your contract's data page. Interest is credited daily rather than at the end of the 12-month crediting period, which makes it a good selection if you anticipate taking periodic withdrawals.

### IMPORTANT TERM

**Index Year**—Many JourneyMark features are based on this recurring annual period. The first index year begins on the date your funds are initially allocated to the interest crediting options you select (the "sweep date" in your contract). The end of one index year marks the beginning of the next.



# CHANGING COURSE

On your way to retirement, it's important to have the freedom and flexibility to adapt to life's detours. If the unexpected happens and you need to access or surrender your account value during the contract's withdrawal charge period, withdrawal charges and a market value adjustment will apply to amounts taken in excess of the free withdrawal amount.

## WITHDRAWAL CHARGE PERCENTAGES

Withdrawal charge percentages vary by product version and decrease over time as follows:

Index Year	1*	2	3	4	5**	6	7†	8	9	10††	11+
<b>JourneyMark</b>	9.00%	8.75%	7.75%	6.75%	5.75%	4.75%	3.75%	3.00%	2.00%	1.00%	0.00%
<b>JourneyMark with Cascade Rider or Expanse Rider</b>	9.00%	9.00%	8.25%	7.25%	6.25%	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%
<b>JourneyMark 7</b>	9.00%	8.75%	7.75%	6.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%
<b>JourneyMark 7 with Cascade Rider or Expanse Rider</b>	9.00%	9.00%	8.25%	7.25%	6.25%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
<b>JourneyMark 5</b>	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

For California Only											
Index Year	1*	2	3	4	5**	6	7†	8	9††	10	11+
<b>JourneyMark</b>	8.25%	7.75%	6.75%	5.75%	4.75%	3.75%	2.75%	1.75%	0.75%	0.00%	0.00%
<b>JourneyMark with Cascade Rider or Expanse Rider</b>	8.25%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%	0.00%
<b>JourneyMark 7</b>	8.25%	7.75%	6.75%	5.75%	4.75%	3.75%	3.00%	0.00%	0.00%	0.00%	0.00%
<b>JourneyMark 7 with Cascade Rider or Expanse Rider</b>	8.25%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%	0.00%	0.00%	0.00%
<b>JourneyMark 5</b>	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\* The first "year" of the withdrawal charge period begins when the contract is issued and ends at the end of the first index year. Charges apply to full surrenders before the sweep date.

\*\* On the 5-year product, the withdrawal charge period will end on the day before the fifth contract anniversary.

† On the 7-year products, the withdrawal charge period will end on the day before the seventh contract anniversary.

†† On the 10-year products, the withdrawal charge period will end on the day before the 10th contract anniversary (after the ninth index year for California).

## MARKET VALUE ADJUSTMENT (MVA)

A market value adjustment is an adjustment made to the account value in response to changes in interest rates since you purchased your annuity. An MVA applies during the withdrawal charge period\* to withdrawal amounts that exceed the free withdrawal amount. It is waived upon payment of the death benefit at the death of either owner.

An MVA may be positive or negative. Generally, a positive MVA happens when interest rates have gone down; it will result in an increase to your account value. Conversely, a negative MVA happens when interest rates have gone up; it will result in a decrease to your account value. The MVA is calculated based on a formula that uses the United States Swap Rate Curve as published by Bloomberg. For details about how the MVA is calculated, please refer to the contract.

\* In California, a state-specific MVA formula is used, and the MVA associated with the 9-year withdrawal charge product applies during the first eight index years.

## FREE WITHDRAWAL AMOUNT

Respond to life's uncertainty with flexible, penalty-free access to your money. Each index year after the first, you may withdraw a percentage of your account value without a withdrawal charge or market value adjustment (noncumulative; \$250 minimum). The free withdrawal percentage is based on the beginning-of-index-year account value, less any prior free withdrawals taken during the current index year.

When you elect the Cascade Rider or Expanse Rider, you receive enhanced liquidity—double the standard free withdrawal percentage.

	JourneyMark (Base Product)	JourneyMark with Cascade Rider	JourneyMark with Expanse Rider
Free Withdrawal Percentage	5%	10%	10%

## WAIVER OF WITHDRAWAL CHARGE AND MARKET VALUE ADJUSTMENT RIDER

Provided at no additional cost, this rider allows you to withdraw funds without a withdrawal charge and MVA if your health declines, as described below. This rider is not available in California.

### Confinement

You qualify for the waiver if, after contract issue, you become confined to a qualified hospital, nursing home, or other licensed health care facility for at least 60 consecutive days. Please refer to the rider for qualified facilities and additional information.

### Limited Life Expectancy

You qualify for a waiver under this scenario if, after contract issue, you are diagnosed as having a life expectancy of 12 or fewer months. Please refer to the rider for additional information.

## REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

If your contract is issued with tax-qualified funds, the Internal Revenue Service may require you to take minimum distributions. Withdrawal charges and MVA will be waived for RMDs attributable to your contract that are greater than the free withdrawal amount. The waiver applies to one RMD per index year. See Page 18 for information about RMDs on JourneyMark with Expanse Rider.

## SUBSTANTIALLY EQUAL PERIODIC PAYMENTS

Withdrawal charges and MVA will be waived for substantially equal periodic payments you elect to take under Tax Code Section 72(t) or 72(q) that exceed the free withdrawal amount.

## PAYOUT OPTIONS

Upon annuitization, the following annuity payout options are available:

- **Life with Cash Refund.**
- **Joint Life with Cash Refund.**
- **Life with 10 Years Certain.**
- **Joint Life with 10 Years Certain.**

If you choose not to annuitize, JourneyMark may be surrendered prior to the maturity date for the contract's surrender value, which is the greater of the nonforfeiture value or the account value adjusted for any market value adjustment minus any withdrawal charges.

## UPGRADING YOUR EXPERIENCE

Because different benefit combinations will have different appeal depending on your top priorities, JourneyMark offers a choice of upgraded riders at contract issue that may help you comfortably reach your retirement destination. Only one rider may be elected.





## UPGRADE OPTION 1: CASCADE RIDER

For an annual charge, the Cascade Rider provides a flow of additional benefits that may provide peace of mind in your retirement journey.

### Increased Liquidity

Respond to life's uncertainty with flexible access to up to 10% of your account value each index year after the first—double the standard JourneyMark free withdrawal amount (noncumulative; \$250 minimum).

### Return of Premium Benefit

Because the future is uncertain, it's understandable to have concerns about locking up your money for 7 or 10 years. The return of premium benefit can help put your mind at ease. After the third index year, you are free to walk away from the contract for any reason with your full premium, less any prior withdrawals. Additionally, the death benefit after the third index year will never be less than 100% of premium paid less any prior withdrawals. For the purposes of this return of premium benefit, withdrawals do not include withdrawal charges or MVA.

### Guaranteed Minimum Account Value Benefit\*

If your JourneyMark annuity experiences a low level of performance over time, the guaranteed minimum account value (GMAV) benefit will ensure account value growth by crediting a one-time account value boost at the end of the withdrawal charge period.

Each withdrawal charge period has its own GMAV benefit. At the end of the index year immediately following your withdrawal charge period, Integrity Life will review your account value (plus any locked-in interest, if applicable). If it is less than the enhanced value shown in the following table, your account value (plus any locked-in interest, if applicable) will be increased to equal that enhanced value.

\* This benefit is not available in California.

The GMAV equals your premium and premium bonus, if applicable, less withdrawals, withdrawal charges, MVA, and rider charges, all multiplied by the applicable guaranteed enhancement percentage below.

Withdrawal Charge Duration	7 Years	10 Years
Guaranteed Enhancement Percentage	107%	110%

Any increase to your account value under this benefit will be allocated to the Fixed Interest Option. This benefit applies one time only and does not guarantee a minimum account value at any other time.

### Premium Bonus

Available exclusively with the 10-year JourneyMark product, a 6.5% premium bonus, applied to each premium payment, can enhance your earnings momentum.

Over a 10-year period, the bonus vests according to the schedule below and becomes available for withdrawal. Any non-vested account value is not available for withdrawal or surrender but is included in the JourneyMark death benefit. Withdrawals taken before the bonus is fully vested will reduce the value of the premium bonus.

Premium Bonus Vesting Schedule											
Index year	1	2	3	4	5	6	7	8	9	10	11+
<b>Vested Amount</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
<b>Vested Amount for California Only</b>	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	100%

### Cascade Rider Charge

During the withdrawal charge period, an annual charge of 1.00% on the 10-year product and 0.35% on the 7-year product applies. The charge is assessed as a percentage of the account value (including any non-vested account value). The rider charge percentage will not change after your contract is issued. Rider charges do not reduce the nonforfeiture value.





## UPGRADE OPTION 2: EXPANSE RIDER

For an annual charge of 1.00%, the Expansive Rider's guaranteed lifetime withdrawal benefit helps expand your lifetime income potential so you can focus on enjoying your retirement years with reduced concerns about outliving your income. It also provides additional benefits, including double income should your health decline (as described in the rider), increased liquidity, and an enhanced death benefit for your beneficiaries if you have not activated income.

### Increased Liquidity

Enjoy flexible withdrawal charge-free access to up to 10% of your account value each index year after the first—double the standard JourneyMark free withdrawal amount.

### Enhanced Death Benefit

Because the future is uncertain, if you die before beginning guaranteed lifetime withdrawal benefit income payments, the Expansive Rider may help alleviate the financial burden on your loved ones by providing an enhanced death benefit that can increase their inheritance. Available after the third index year, the death benefit is equal to 110% of the account value, including any interest paid on death. It is paid to the named beneficiary(ies) in a lump sum. Once you activate income, the enhanced death benefit ends, and the death benefit will be equal to the current account value.

### Guaranteed Lifetime Withdrawal Benefit (GLWB)

The guaranteed lifetime withdrawal benefit was designed to provide security through a lifetime stream of periodic income payments. Expansive Rider's index performance-driven structure leverages your contract's income potential.

#### DETERMINING THE BENEFIT BASE

Your lifetime payouts are determined, in part, by an important value called the benefit base. The benefit base is tracked separately from your account value. It is a hypothetical value, meaning it is not an amount that is available for withdrawal or surrender and is not payable as a death benefit. However, the benefit base is significant because it is multiplied by a rate called the withdrawal percentage to determine your lifetime payout amount (LPA), which is the amount you can withdraw (receive as income) each index year for as long as a covered person is alive.

Because of the GLWB's performance-driven structure, the more your JourneyMark annuity can earn, the greater your benefit base will be ... and the higher the benefit base grows, the greater your lifetime payout amount will be.



Your benefit base is boosted by a **10% benefit base bonus**. Your starting benefit base is equal to your premium amount enhanced by 10%. Any additional premium payments made into the contract will also be added to the benefit base and will each receive the 10% benefit base bonus.

In addition to the benefit base bonus, the benefit base will increase each index year by a **benefit base crediting rate** equal to 200% of the rate of interest credited to the account value. This increase is applicable prior to income activation for up to 15 years.

Each index year, benefit base increases are subject to the annual **benefit base cap** shown on your contract. All crediting rates and the crediting cap are applied to each allocation option individually. To determine the benefit base crediting cap for multi-year indexed interest options, multiply the cap by the number of years in the crediting period.

#### ACTIVATING INCOME

When you are ready, you can elect to begin receiving lifetime income. This is known as income activation. Income activation is available any time after you reach age 60, or if the spousal benefit is elected, after the younger covered person reaches age 60. Upon income activation, the enhanced death benefit will no longer be available.

#### CHOOSING YOUR PAYOUT OPTION

When you elect to receive income, you have your choice of payout option to help you best achieve your retirement goals. Choose between a combination of individual or spousal income, and level or increasing income:

- Individual Level Income.
- Spousal Level Income.
- Individual Increasing Income.
- Spousal Increasing Income.

An **individual income option** pays lifetime income for the entire life of one covered person. This option provides a larger LPA than the spousal option, but the income may not last as long.

A **spousal income option** pays lifetime income for as long as either covered person is alive. You may add your spouse as a covered person by selecting a spousal income option upon income activation if your spouse was age 45-80 when the contract was issued and has reached age 60.

If you elect a spousal income, your spouse will have the option to continue JourneyMark with Expanse Rider should you pass away. If this provision is exercised, the LPA eligibility date and withdrawal percentage will not change, and the spousal factor will continue to apply to the LPA calculation.



If a spousal income option is elected and your marriage ends or your spouse dies, your spouse is removed as a covered person. This will not change the LPA eligibility date or withdrawal percentage, and the spousal factor will continue to apply to the LPA calculation. You can name a new beneficiary, but a new spouse may not be added as a covered person.

A **level payout option** provides predictable, fixed payments for life. With a level payout option, the benefit base stops growing upon income activation and your LPA can only change (decrease) if you take nonguaranteed withdrawals.

An **increasing income option** starts with lower initial payments that have the opportunity to increase each year based on earnings in the annuity. This option may help you offset inflation and have greater income potential over time.

Each index year after income activation, the benefit base for an increasing income option continues to grow by 100% of the interest rate credited to the account value. Increases are subject to the benefit base crediting cap. Benefit base increases may continue for an unlimited number of years until the LPA payments reduce the account value to zero or until the contract ends.



#### UNDERSTANDING YOUR LIFETIME PAYOUT AMOUNT (LPA)

The lifetime payout amount is the dollar amount you are guaranteed to receive each index year once income is activated. Your lifetime payout amount is first determined upon income activation. It is equal to the benefit base multiplied by the withdrawal percentage.

LPA payments are deducted from your annuity's account value until the GLWB enters the guaranteed payment phase. If you make withdrawals that exceed the LPA amount, the LPA will decrease. If you choose an increasing income option, the LPA has the opportunity to increase each index year, based on increases to the benefit base.

## WITHDRAWAL PERCENTAGE EXAMPLES

Your withdrawal percentage is used, along with the benefit base, to calculate your lifetime payout amount. It is determined at income activation and will not change. In general, the longer you wait to elect income, the greater your withdrawal percentage will be. It is based on the younger covered person's age and the index year at the income activation date (how long you wait to activate income) as the following examples show:

Individual Level Income 5-Year Wait			Individual Level Income 10-Year Wait		
Issue Age	Age Upon Income Activation	Withdrawal Percentage	Issue Age	Age Upon Income Activation	Withdrawal Percentage
45	50	N/A	45	55	N/A
50	55	N/A	50	60	3.30%
55	60	3.30%	55	65	3.70%
60	65	3.50%	60	70	4.10%
65	70	3.80%	65	75	4.60%
70	75	4.20%	70	80	5.10%
75	80	4.80%	75	85	5.90%
80	85	5.80%	80	90	6.00%

If you elect spousal and/or increasing payouts, the withdrawal percentage will be reduced by a spousal factor of 0.40% and/or increasing income factor of 0.45%. Once income is activated, the withdrawal percentage is fixed and will not change. Refer to your contract for applicable withdrawal percentages.

## TAKING NONGUARANTEED WITHDRAWALS

Withdrawals that exceed the LPA or that are taken prior to the income activation date (including any withdrawal charge and MVA) are considered nonguaranteed withdrawals, meaning those withdrawals are not covered by a lifetime guarantee. Nonguaranteed withdrawals will decrease your benefit base proportionately, which will lower your future income.

After income begins, annual withdrawals are guaranteed to continue for life—even if the account value runs out—as long as they are limited to the LPA. If a nonguaranteed withdrawal exhausts your account value, your Expense Rider benefit (and underlying contract) end, so limiting withdrawals to the LPA is key to receiving lifetime income.

If you are required by the IRS to take required minimum distributions, you may take an amount called the "maximum amount" after income activation. The maximum amount applies to each portion of the index year that is included in a calendar year to meet your RMD without causing a nonguaranteed withdrawal. The maximum amount is calculated based on the RMD for your contract only. It is not available during the guaranteed payment phase or prior to income activation.

## REACHING THE GUARANTEED PAYMENT PHASE

Once income is activated, LPA payments will be deducted until the account value is depleted. But what happens when the account value runs out? Enter the guaranteed payment phase.

During the guaranteed payment phase of the rider, you will continue to receive the LPA for as long as any covered person is alive—even though your account value is \$0. Rider charges, benefit base crediting under an increasing income option, and any income doubler benefit will no longer apply during the guaranteed payment phase.

## INCOME DOUBLER BENEFIT

In planning for retirement, you can reasonably budget for living expenses—but what about costs related to declining health, the “wild card” of retirement? With the Expanse Rider, income payments can double if your health becomes impaired as described below.

The income doubler benefit becomes available if a covered person is diagnosed by a licensed health care practitioner as no longer being able to perform two of six activities of daily living (ADLs). The six ADLs are bathing, dressing, transferring, toileting, continence, and eating. Upon qualification for this benefit, the LPA is multiplied by a percentage called the income doubler factor, currently 200%. Increased payouts may be used to help offset healthcare expenses, including receiving care at home.

Doubled payouts, available with an individual or spousal payout option, become available upon qualification once the contract has been in force for at least three index years. The covered person must not have been confined to a qualified institution or receiving home care services at any time during the one-year period immediately prior to contract issue. Increased payouts will continue as long as eligibility is met or until the account value reaches zero, at which point, income payments revert to the standard LPA.

The income doubler benefit may be exercised once for each covered person. Under a spousal income option, if both spouses qualify at the same time, the income doubler factor applies only once.

## Expanse Rider Charge

A 1.00% fee is assessed annually based on the GLWB benefit base at the end of the index year before indexed interest is credited. The rider charge percentage is set when the contract is issued and will not change. Rider charges reduce the account value but do not reduce the benefit base or nonforfeiture value and are not counted as a withdrawal of the GLWB lifetime payout amount.





## REACHING YOUR DESTINATION

When you navigate your retirement path, the journey should be just as enjoyable as the destination. With strong benefits and optional riders that shape the experience to your needs and preferences, a JourneyMark fixed indexed annuity can help you on your way to financial security.

### WHO TO CONTACT

Take the next step toward your retirement destination. Talk to your insurance professional about whether a JourneyMark annuity from Integrity Life Insurance Company may be right for you.

To service your existing JourneyMark contract, please call Client Services at 800-325-8583.

**JourneyMark is a modified single premium deferred annuity issued by Integrity Life Insurance Company, Cincinnati, OH.**



**Integrity Life  
Insurance Company**

A member of Western & Southern Financial Group

**JourneyMark products are designed and exclusively marketed by Legacy Marketing Group®, an independent agency.**



dba: Legacy Marketing Insurance Services (CA Only)  
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Fixed indexed annuities are not a stock market investment and do not directly participate in any stock or equity investments. Neither a market index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

Tax deferral provides no added advantage to an annuity purchased through a qualified plan or IRA. Withdrawals are taxable as ordinary income and, if taken prior to owner's age 59½, may be subject to a 10% IRS penalty tax.

**Western & Southern member companies and their agents do not offer legal or tax advice.** For specific tax information, consult your attorney or accountant. Payment of benefits under this 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 insurance company. Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, which operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) 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.

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for details and limitations. For use with Modified Single Premium Deferred Annuity Contract With Indexed Interest Options and Market Value Adjustment Feature series ICC20 INT-17 2004, ICC20 IR.39 GLWB 2004, ICC20 IR.40 ELG 2004, ICC20 IR.41 AB 2004, ICC20 IR.42 2004 WWC, ICC20 IE.47 SI-OY-PTP 2004, ICC20 IE.46 SI-MY-PTP 2004, ICC20 IE.48 SI-MY-HWM 2004 issued by Integrity Life Insurance Company.

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