



**JOURNEYMARK®**  
MORE THAN A DESTINATION

Modified Single Premium  
Deferred Fixed Indexed Annuity

## ALLOCATION OPTIONS



**Issued by Integrity Life Insurance Company**

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

# FUELING YOUR ANNUITY'S GROWTH POTENTIAL



To help power the growth of your retirement funds, the JourneyMark fixed indexed annuity from Integrity Life Insurance Company (Integrity) offers a diverse selection of allocation options. Your choices include indexed interest options that credit interest based in part on the performance of a specific market index, and a fixed interest option that credits a guaranteed fixed interest rate.\*

Your insurance professional can help you determine which allocation options may meet your individual needs.

## Fixed Interest Option

This option credits interest daily at a rate that is declared in advance and guaranteed for one index year. The fixed interest rate can change for subsequent renewals or transfers but will never be less than the Guaranteed Minimum Interest Rate stated on your contract. A new guarantee period is established at the beginning of each index year.

This option may be most appropriate for those who want the certainty of a guaranteed crediting rate or who anticipate taking withdrawals, since interest is credited daily rather than at the end of the crediting period.

## Indexed Interest Options

With the indexed options, your credited interest is linked to percentage changes in specific market indexes during a specified crediting period—one, two, or five years. You benefit from index-linked gains without eroding your principal. Interest credited is locked in at the end of each crediting period and will never be less than 0%.

Although earnings are limited by a participation rate, which is the percentage of index gains the annuity receives as credited interest, there is no cap on the amount of interest that can be credited.

If you should die before the end of a crediting period, interest credits for any funds in an indexed option will be valued as of the date of death. This means that your beneficiaries will not miss out on index growth, if any, which may have occurred in the option prior to death.

JourneyMark indexed interest options include the following indexes:

**S&P 500® Index (SPX)**—The S&P 500 is a leading stock market index and a well-known economic indicator. The index measures price changes of 500 widely held U.S. common stocks. Dividends paid on the stocks underlying the index are not reflected in the index itself.

**Citi Flexi-Beta 5 Excess Return Index (CITIFB5N)**—This custom-designed, rules-based index is sponsored by Citigroup Global Markets Limited, the

### Crediting Periods—

Generally speaking, a one-year option may be a good choice for people who prefer the consistency of more frequent crediting, while a two- or five-year option may appeal to those who are willing to accept less frequent interest crediting in exchange for potentially higher participation rates.

\* Currently available indexed interest options (including crediting periods) may be changed or discontinued in the future. If Integrity chooses to make a change or discontinuation, we will notify you. Such a change or discontinuation will only be made at the end of the crediting period. If the index provider discontinues or substantially changes an index, we will notify you and make a reasonable substitution.



European trading and investment banking arm of U.S.-based financial services giant Citigroup. The index adjusts exposure between a core portfolio, composed of global equities, commodities, and government bonds, and a reserve portfolio, featuring only government bonds. Exposure is adjusted as often as every five index business days by observing backward-looking price trends and a forward-looking risk indicator. To help minimize large swings in the index and limit exposure to market highs and lows, the index aims to maintain annualized volatility of 5%. For more information about the index, visit <https://investmentstrategies.citi.com/indice/CITIFB5N/15/2>.

**Goldman Sachs Pathfinder Index (GSPATFDR)**—By combining U.S. equities with U.S. government bonds, this Goldman Sachs Index seeks to potentially provide a more stable performance trajectory than equity-only strategies. A predefined volatility level of 15% is targeted by dynamically rebalancing the equity/bond allocation on a daily basis. The return of the Goldman Sachs Pathfinder Index is based on equally weighted returns of two sub-indexes of the equity/bond allocation, each subject to a month-over-month return cap of 4% with reference to a different reset date. For more information about the index, visit <https://www.goldmansachsindices.com/products/GSPATFDR>.

Allocation options based on the Goldman Sachs Pathfinder Index are available exclusively on JourneyMark products with a 10-year withdrawal charge period (9-year withdrawal charge period in CA).

**Volatility Controls—**  
Use of a volatility control mechanism helps an index achieve smooth and steady performance over time.

**Goldman Sachs Mariner Index (GSMARINR)**—This Goldman Sachs Index combines U.S. equities with U.S. government bonds, targeting 5% volatility by rebalancing the equity and bond positions on a daily basis. For more information about the index, visit <https://www.goldmansachsindices.com/products/GSMARINR>.

Interest crediting options based on the Goldman Sachs Mariner Index are available exclusively on JourneyMark products with a 5- or 7-year withdrawal charge period.

## AVAILABLE INDEXED INTEREST OPTIONS

**S&P 500 Index, 1-Year Point-to-Point with Participation Rate**

**Citi Flexi-Beta 5 Excess Return Index, 1- or 2-Year Point-to-Point with Participation Rate**

**Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark**

**Goldman Sachs Pathfinder Index, 1- or 2-Year Point-to-Point with Participation Rate**  
Available exclusively on 10-year products (9-year products in CA).

**Goldman Sachs Mariner Index, 1- or 2-Year Point-to-Point with Participation Rate**  
Available exclusively on 5- or 7-year products.



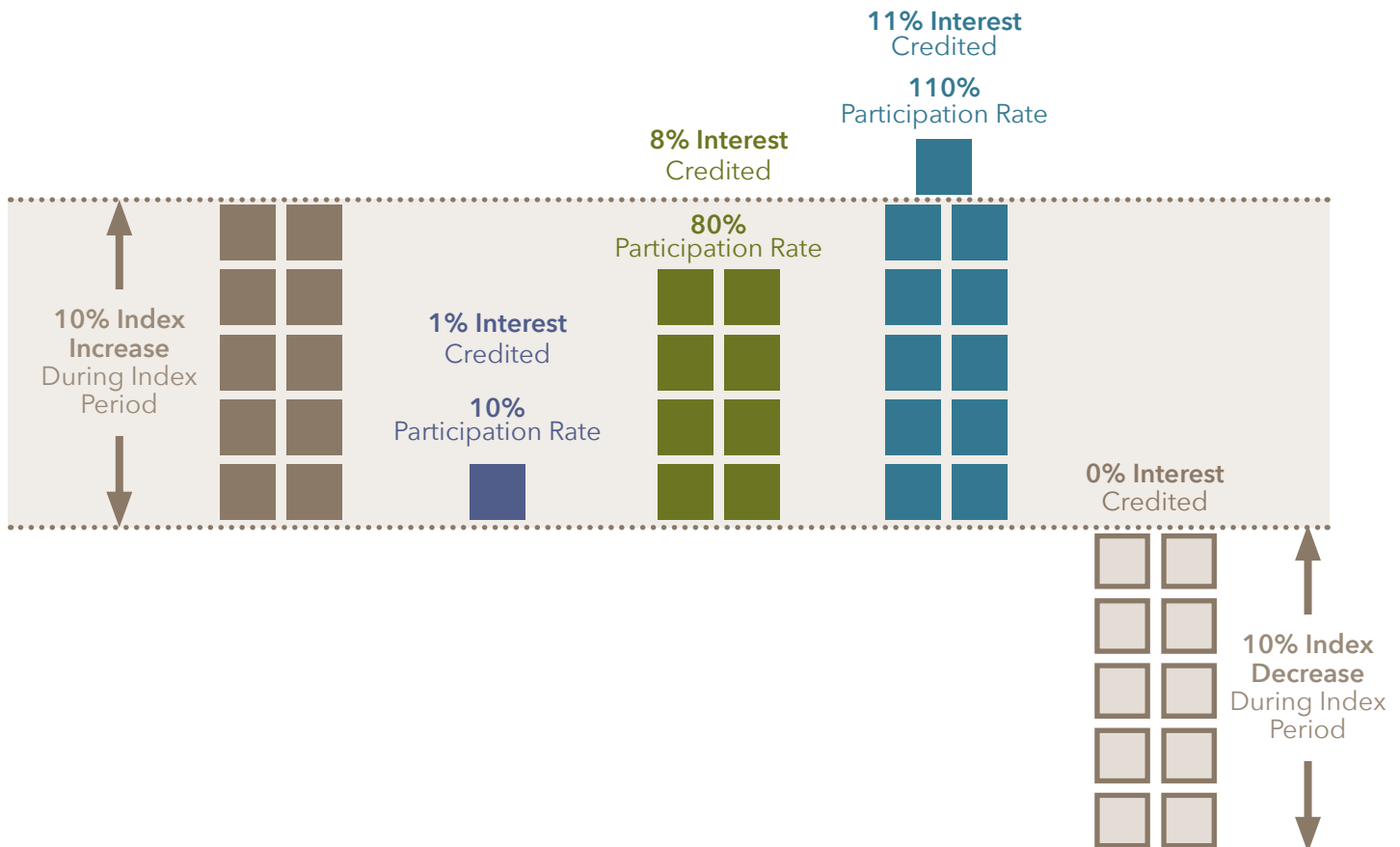
# HOW INTEREST IS CALCULATED

The amount of interest credited depends on the crediting strategy used. Available crediting strategies are point-to-point with participation rate and high water mark.

## Point-to-Point with Participation Rate

Interest credited is based on the difference in value of the index between the beginning of the crediting period and the end of the crediting period. Any increase is then multiplied by a participation rate. Participation rates can change for each crediting period, but are guaranteed never to be lower than 10% (4% for the S&P 500 index option). Participation rates may vary based on withdrawal charge duration and/or rider elections.

**Hypothetical Example**—If the index increases 10% over the crediting period (one, two, or five years), and the participation rate is 10%, interest credited would be 1% (10% index increase x 10% participation rate = 1% interest credited). With an 80% participation rate, interest credited would be 8% (10% index increase x 80% participation rate = 8% interest credited). With a 110% participation rate, interest credited would be 11% (10% index increase x 110% participation rate = 11% interest credited). If the index decreases at the end of the period, no interest will be credited; however, your money is protected from market-related loss.

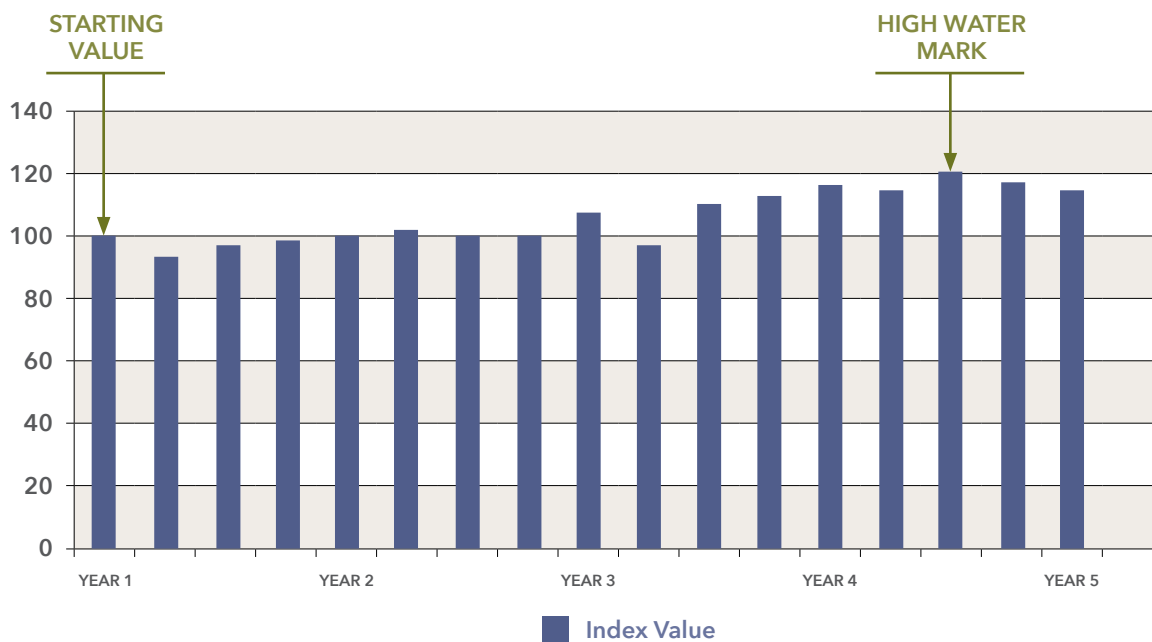


## High Water Mark

Interest credited is based on the difference in value of the index between the beginning of the crediting period and the highest index value at the close of a quarterly “measuring day” during the crediting period. Any increase is then multiplied by a participation rate. Use of a high water mark may lessen the risk of a market decline at the end of a crediting period.

**Hypothetical Example**—Assuming a five-year crediting period, if the starting index value is 100 and the highest index value at the close of a measuring day is 120, the index increase used to calculate interest crediting would be 20%. With an 80% participation rate, interest credited would be 16% (20% index increase x 80% participation rate = 16% interest credited). With a 10% participation rate, interest credited would be 2% (20% index increase x 10% participation rate = 2% interest credited). If the index value is below the starting value at the close of every measuring day, no interest will be credited; however, your money is protected from market-related loss.

Measuring days occur four times yearly on a quarterly basis following the beginning of the crediting period.



## HYPOTHETICAL ILLUSTRATIONS

To understand how varying markets might affect your values, ask your insurance professional for a hypothetical illustration showing how particular options would have performed in up and down markets and for the last 10 years.\* In some states, illustrations may not be available on all indexed interest options.

## TO LEARN MORE

This brochure describes features related to the allocation options available on the JourneyMark modified single premium deferred annuity issued by Integrity Life Insurance Company. For a description of limitations and restrictions generally applicable to JourneyMark products, please see the consumer brochure. For additional information, we recommend you contact your insurance professional. We also invite you to contact our Policyholder Services Department toll free at 800-325-8583, Monday through Friday.

\* Hypothetical examples are not indicative of future performance.

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



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