

# JourneyMark

## Hypothetical Past Performance



Issued by  
Integrity Life Insurance Company



JourneyMark fixed indexed annuity products offer a variety of allocation options that allow you the opportunity to grow your retirement funds safely. These include a fixed interest option, which credits interest at a fixed interest rate guaranteed for one index year, and indexed interest options, which earn interest based on the performance of a specific market index. Indexed interest options allow you to benefit from market gains without being invested in and exposing your money to the market.

### **With a diverse selection of allocation options, how do you know which one(s) may best meet your retirement goals?**

When determining which allocation options are right for you, how the indexes may have performed in the past (based on back-testing) may be an important consideration. The table on the following page shows hypothetical interest crediting rates over the last 10 years for the indexed interest options available with the JourneyMark with Expanse Rider, assuming historical or back-tested index performance. Keep in mind that past performance, whether actual or back-tested, does not guarantee future results.

## Guarantees

Regardless of which option(s) you choose, your money is protected from market uncertainty because interest credited will never be less than 0%. Additionally, over the life of your contract, you are guaranteed to receive no less than 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.

For descriptions of available allocation options and how interest is credited, refer to the JourneyMark Allocation Options brochure.

# Hypothetical Interest Crediting Rate\*

## Last 10 Years (12/31/2014-12/31/2024)

JourneyMark with Expanse Rider Indexed Interest Option	Assumed Participation Rate*	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Average Annual Credited Rate*
<b>S&amp;P 500® Index, 1-Year Point-to-Point</b>	49%	0.00%	4.67%	9.52%	0.00%	14.15%	7.97%	13.18%	0.00%	11.87%	11.42%	<b>7.14%</b>
<b>Citi Flexi-Beta 5 Excess Return Index,** 1-Year Point-to-Point</b>	190%	1.50%	18.76%	26.53%	0.00%	10.24%	7.09%	7.09%	0.00%	15.10%	7.46%	<b>9.08%</b>
<b>Citi Flexi-Beta 5 Excess Return Index,** 2-Year Point-to-Point</b>	272%	0.00%	29.22%	0.00%	35.03%	0.00%	25.36%	0.00%	0.00%	0.00%	33.14%	<b>11.28%</b>
<b>Citi Flexi-Beta 5 Excess Return Index,** 5-Year High Water Mark</b>	240%	0.00%	0.00%	0.00%	0.00%	80.51%	0.00%	0.00%	0.00%	0.00%	14.76%	<b>7.55%</b>
<b>Goldman Sachs Pathfinder Index,† 1-Year Point-to-Point</b>	87%	0.00%	1.80%	28.26%	0.00%	26.58%	8.02%	6.92%	0.00%	0.00%	0.00%	<b>6.68%</b>
<b>Goldman Sachs Pathfinder Index,† 2-Year Point-to-Point</b>	132%	0.00%	0.00%	0.00%	15.40%	0.00%	56.20%	0.00%	0.00%	0.00%	0.00%	<b>6.07%</b>

Hypothetical examples are non-guaranteed values based on index performance for the last 10 calendar years (12/31/2014–12/31/2024). Hypothetical interest crediting rates are based on index changes over the crediting periods and application of the participation rate shown. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Actual performance may vary.

**Important Notice Regarding Back-Tested Performance:** Performance prior to the index inception date is solely hypothetical and for informational purposes only. Index weights may not be optimal. A different combination may perform better. Indexes are not actively managed. Hypothetical back-tested data reflects application of index methodology and selection of the index components with the benefit of hindsight. Proxy components may be used where performance information about an index component was not available or the index component did not at the time meet certain requirements for inclusion within the index. No hypothetical back-tested performance can completely account for the impact of financial risk in actual trading. Many factors not accounted for can affect actual performance.

These hypothetical benefits and values are based on assumptions such as performance of the index and other factors that may be changed by the insurer, and are not guaranteed. Actual results may be higher or lower.

\* Rates and indexed interest options shown apply to the JourneyMark 10-year product with Expanse Rider, effective March 15, 2025, and are subject to change. Rates differ by product version and can change for each crediting period. The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options.

\*\* **Citi Flexi-Beta 5 Excess Return Index (the “Index”):** All index performance data for the Index prior to March 16, 2021, is hypothetical and back-tested, as the Index did not exist prior to that date. Hypothetical back-tested data reflects application of index methodology and selection of the index components with the benefit of hindsight—that is, Citigroup Global Markets Limited (the “Index Administrator”) developed the rules of the Index with the benefit of being able to evaluate how the Index rules would have caused the Index to perform had it existed during the hypothetical back-tested period. Performance prior to the index inception date is solely hypothetical and for informational purposes only. The hypothetical back-tested performance of the Index might look different if it covered a different historical period. The market conditions that existed during the hypothetical back-tested period may not be representative of market conditions that will exist in the future. The Index is not actively managed. No hypothetical back-tested performance can completely account for the impact of financial risk in actual trading. Many factors not accounted for can affect actual performance. The Index Administrator provides no assurance or guarantee that the Index will operate or would have operated in the past in a manner consistent with the back-tested performance. In addition, the method by which the levels of certain of the Index constituent indices were calculated during certain portions of the hypothetical back-tested period differ in certain respects from the method by which those levels are currently calculated, as described in more detail in the Index disclosure document available at <https://investmentstrategies.citi.com>.

† **GS Pathfinder Index:** Back-tested performance prior to index inception (8/7/2020) was calculated by Goldman Sachs prior to 8/27/2013, and calculated by the calculation agent, Solactive, thereafter. Back-tested performance is for illustrative purposes only. Goldman Sachs provides no assurance or guarantee that the index will operate or would have operated in the past in a manner consistent with the back-tested performance.

Talk to your insurance professional to help determine which allocation options may be right for you.



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