

JourneyMark® Series Annuity Quick Reference

As of 7/15/2025

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	Approved States																																																																																																																																																				
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 95 out of 100</p> <p>Ratings are correct as of 7/15/2025, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p>Product Versions</p> <table><tr><th>Base Product</th><th>Years</th><th>Issue Ages</th></tr><tr><td>JourneyMark</td><td>10</td><td>0–85</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr><tr><td>JourneyMark 5</td><td>5</td><td>86–90</td></tr></table> <p>With Cascade Rider</p> <table><tr><td>JourneyMark</td><td>10</td><td>0–80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <p>With Expense Rider</p> <table><tr><td>JourneyMark</td><td>10</td><td>45–80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <p>Premium</p> <ul style="list-style-type: none">• \$10K min., Q and NQ.• \$5K+ additional premium payments allowed during first contract year.• \$1.5M max., ages 0–75.• \$1M max., ages 76+. <p>Contract Guarantee</p> <p>Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.60%.</p> <p>Death Benefit</p> <p>Greater of 100% of account value (AV)—110% with Expense Rider—plus interest credited as of the date of death, or the nonforfeiture value.</p>	Base Product	Years	Issue Ages	JourneyMark	10	0–85	JourneyMark 7	7		JourneyMark 5	5	86–90	JourneyMark	10	0–80	JourneyMark 7	7		JourneyMark	10	45–80	JourneyMark 7	7		<ul style="list-style-type: none">• Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.• Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs.• The option to issue to age 90 with a short, 5-year duration.• Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.• Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.	<p>Enhanced Liquidity and Growth Rider</p> <p>Optional upgrade with 7- and 10-year products.</p> <p>Return of Premium benefit:</p> <ul style="list-style-type: none">• Available after Year 3 with full premium, less any withdrawals. <p>Guaranteed Minimum Account Value benefit:</p> <ul style="list-style-type: none">• One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product).• Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.• Not available in CA. <p>Premium bonus:</p> <ul style="list-style-type: none">• Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA. <p>Liquidity:</p> <ul style="list-style-type: none">• 10% free withdrawals each index year after the first. <p>Cascade Rider charge:</p> <ul style="list-style-type: none">• JourneyMark: 1%.• JourneyMark 7: 0.35%.• Assessed annually during the withdrawal charge period based on the AV.	<p>Guaranteed Lifetime Withdrawal Benefit Rider</p> <p>Optional upgrade with 7- and 10-year products.</p> <p>Guaranteed Lifetime Withdrawal Benefit:</p> <ul style="list-style-type: none">• Performance-driven benefit base that rolls up by:<ul style="list-style-type: none">○ 10% benefit base bonus (applied to each premium).○ 200% of rate of interest credited for up to 15 years (capped at 15% per index year).• Income available in first year (must be age 60+).• Choice of level or increasing payouts. <p>Income Doubler:</p> <ul style="list-style-type: none">• 200% income payment for impairment in 2 of 6 ADLs.• Available after 3 index years. <p>Enhanced Death Benefit:</p> <ul style="list-style-type: none">• 110% of AV, including any interest paid on death.• Payable as a lump sum after the third index year if income isn't activated. <p>Liquidity:</p> <ul style="list-style-type: none">• 10% free withdrawals each index year after the first. <p>Expense Rider charge: 1%</p> <ul style="list-style-type: none">• Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.	<table><tr><th>Current Par. Rates†</th><th>Base Product</th><th>With Cascade Rider</th><th>With Expense Rider</th></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>162%</td><td>162%</td><td>192%</td></tr><tr><td>JourneyMark 7:</td><td>172%</td><td>172%</td><td>205%</td></tr><tr><td>JourneyMark 5:</td><td>172%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>232%</td><td>232%</td><td>277%</td></tr><tr><td>JourneyMark 7:</td><td>247%</td><td>247%</td><td>292%</td></tr><tr><td>JourneyMark 5:</td><td>247%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</td></tr><tr><td>JourneyMark:</td><td>205%</td><td>205%</td><td>242%</td></tr><tr><td>JourneyMark 7:</td><td>217%</td><td>217%</td><td>252%</td></tr><tr><td>JourneyMark 5:</td><td>217%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Goldman Sachs Pathfinder, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>74%</td><td>74%</td><td>89%</td></tr><tr><td colspan="4">Goldman Sachs Pathfinder, 2Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>120%</td><td>120%</td><td>144%</td></tr><tr><td colspan="4">Goldman Sachs Mariner, 1Y Point-to-Point</td></tr><tr><td>JourneyMark 7:</td><td>157%</td><td>157%</td><td>187%</td></tr><tr><td>JourneyMark 5:</td><td>157%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Goldman Sachs Mariner, 2Y Point-to-Point</td></tr><tr><td>JourneyMark 7:</td><td>207%</td><td>207%</td><td>242%</td></tr><tr><td>JourneyMark 5:</td><td>207%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">S&P 500®, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>40%</td><td>40%</td><td>48%</td></tr><tr><td>JourneyMark 7:</td><td>43%</td><td>43%</td><td>51%</td></tr><tr><td>JourneyMark 5:</td><td>43%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Fixed Interest Option (current declared rates):†</td></tr><tr><td>JourneyMark:</td><td>4.00%</td><td>4.00%</td><td>4.80%</td></tr><tr><td>JourneyMark 7:</td><td>4.25%</td><td>4.25%</td><td>5.05%</td></tr><tr><td>JourneyMark 5:</td><td>4.25%</td><td>NA</td><td>NA</td></tr></table> <p>Rates effective 7/15/2025, and subject to change. Check LegacyNet® for updates.</p>	Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider	Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point				JourneyMark:	162%	162%	192%	JourneyMark 7:	172%	172%	205%	JourneyMark 5:	172%	NA	NA	Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point				JourneyMark:	232%	232%	277%	JourneyMark 7:	247%	247%	292%	JourneyMark 5:	247%	NA	NA	Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark				JourneyMark:	205%	205%	242%	JourneyMark 7:	217%	217%	252%	JourneyMark 5:	217%	NA	NA	Goldman Sachs Pathfinder, 1Y Point-to-Point				JourneyMark:	74%	74%	89%	Goldman Sachs Pathfinder, 2Y Point-to-Point				JourneyMark:	120%	120%	144%	Goldman Sachs Mariner, 1Y Point-to-Point				JourneyMark 7:	157%	157%	187%	JourneyMark 5:	157%	NA	NA	Goldman Sachs Mariner, 2Y Point-to-Point				JourneyMark 7:	207%	207%	242%	JourneyMark 5:	207%	NA	NA	S&P 500®, 1Y Point-to-Point				JourneyMark:	40%	40%	48%	JourneyMark 7:	43%	43%	51%	JourneyMark 5:	43%	NA	NA	Fixed Interest Option (current declared rates):†				JourneyMark:	4.00%	4.00%	4.80%	JourneyMark 7:	4.25%	4.25%	5.05%	JourneyMark 5:	4.25%	NA	NA	<p>Penalty-Free Withdrawals</p> <p>Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum):</p> <ul style="list-style-type: none">• 5% with base product.• 10% with Cascade or Expense Rider. <p>Withdrawal Charges (+/- MVA)</p> <p>Base Product:</p> <ul style="list-style-type: none">• JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0%• JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0%• JourneyMark 5: 5, 4, 3, 2, 1, 0% <p>With Cascade Rider or Expense Rider:</p> <ul style="list-style-type: none">• JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0%• JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0% <p>Check Sales Guide for details and CA variations.</p>	<p>Availability: Approved in DC and all states <i>except</i> NY.</p> <p>CA Variations: In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.</p>
	Base Product	Years	Issue Ages																																																																																																																																																								
	JourneyMark	10	0–85																																																																																																																																																								
	JourneyMark 7	7																																																																																																																																																									
	JourneyMark 5	5	86–90																																																																																																																																																								
	JourneyMark	10	0–80																																																																																																																																																								
	JourneyMark 7	7																																																																																																																																																									
	JourneyMark	10	45–80																																																																																																																																																								
	JourneyMark 7	7																																																																																																																																																									
	Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider																																																																																																																																																							
Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	162%	162%	192%																																																																																																																																																								
JourneyMark 7:	172%	172%	205%																																																																																																																																																								
JourneyMark 5:	172%	NA	NA																																																																																																																																																								
Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point																																																																																																																																																											
JourneyMark:	232%	232%	277%																																																																																																																																																								
JourneyMark 7:	247%	247%	292%																																																																																																																																																								
JourneyMark 5:	247%	NA	NA																																																																																																																																																								
Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark																																																																																																																																																											
JourneyMark:	205%	205%	242%																																																																																																																																																								
JourneyMark 7:	217%	217%	252%																																																																																																																																																								
JourneyMark 5:	217%	NA	NA																																																																																																																																																								
Goldman Sachs Pathfinder, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	74%	74%	89%																																																																																																																																																								
Goldman Sachs Pathfinder, 2Y Point-to-Point																																																																																																																																																											
JourneyMark:	120%	120%	144%																																																																																																																																																								
Goldman Sachs Mariner, 1Y Point-to-Point																																																																																																																																																											
JourneyMark 7:	157%	157%	187%																																																																																																																																																								
JourneyMark 5:	157%	NA	NA																																																																																																																																																								
Goldman Sachs Mariner, 2Y Point-to-Point																																																																																																																																																											
JourneyMark 7:	207%	207%	242%																																																																																																																																																								
JourneyMark 5:	207%	NA	NA																																																																																																																																																								
S&P 500®, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	40%	40%	48%																																																																																																																																																								
JourneyMark 7:	43%	43%	51%																																																																																																																																																								
JourneyMark 5:	43%	NA	NA																																																																																																																																																								
Fixed Interest Option (current declared rates):†																																																																																																																																																											
JourneyMark:	4.00%	4.00%	4.80%																																																																																																																																																								
JourneyMark 7:	4.25%	4.25%	5.05%																																																																																																																																																								
JourneyMark 5:	4.25%	NA	NA																																																																																																																																																								

JourneyMark is 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. All companies are members of Western & Southern Financial Group. 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-OT-PTP 2004, ICC20 IE 46 SI-MY-PTP 2004, ICC20 IE 48 SI-MY-HWM 2004. Product and feature availability, as well as benefit provisions, vary by state. JourneyMark products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. JourneyMark is a registered service mark of Legacy Marketing Group. Issuer has sole financial responsibility for its products.

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

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Integrity Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("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. JourneyMark is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Integrity Life Insurance Company ("Integrity") or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Flexi-Beta 5 ER Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor JourneyMark (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek

appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX. THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi Flexi-Beta 5 ER Index.

The Goldman Sachs Mariner Index and Goldman Sachs Pathfinder Index (the "Indexes"), and related trademarks and service marks are the exclusive property of Goldman Sachs and such Indexes are licensed to Integrity for use in insurance product(s) (each, a "Product"). The Product is not sponsored, endorsed, recommended, promoted or sold by Goldman Sachs or by any third party provider of market data. Goldman Sachs and its affiliates, and any third party data provider disclaim to the full extent legally permitted all representations, third-party-beneficiary obligations, and warranties, including concerning warranty, advisability, suitability, and data and methodology accuracy and errors. Neither the Indexes nor any of the assets comprising them are guaranteed to yield specific results. There are no third-party beneficiaries of any agreements between third party providers and Goldman Sachs. Visit <https://www.goldmansachsindices.com/products/GSPATFDR> for complete disclosures.

* 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.

** 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.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75%.