

# JourneyMark® Series Annuity Quick Reference

As of 2/15/2026

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 &amp; Southern Financial Group</p> <p><b>Financial Strength Ratings*</b></p> <p><b>AM Best: A+</b> Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p><b>Comdex Ranking:**</b> 95 out of 100</p> <p>Ratings are correct as of 2/15/2026, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p><b>Product Versions</b></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><b>With Cascade Rider</b></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><b>With Expense Rider</b></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><b>Premium</b></p> <ul style="list-style-type: none"><li>• \$10K min., Q and NQ.</li><li>• \$5K+ additional premium payments allowed during first contract year.</li><li>• \$1.5M max., ages 0–75.</li><li>• \$1M max., ages 76+.</li></ul> <p><b>Contract Guarantee</b></p> <p>Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.45%.</p> <p><b>Death Benefit</b></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"><li>• Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.</li><li>• 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.</li><li>• The option to issue to age 90 with a short, 5-year duration.</li><li>• Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.</li><li>• Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.</li></ul>	<p><b>Enhanced Liquidity and Growth Rider</b></p> <p>Optional upgrade with 7- and 10-year products.</p> <p><b>Return of Premium benefit:</b></p> <ul style="list-style-type: none"><li>• Available after Year 3 with full premium, less any withdrawals.</li></ul> <p><b>Guaranteed Minimum Account Value benefit:</b></p> <ul style="list-style-type: none"><li>• 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).</li><li>• Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.</li><li>• Not available in CA.</li></ul> <p><b>Premium bonus:</b></p> <ul style="list-style-type: none"><li>• 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.</li></ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"><li>• 10% free withdrawals each index year after the first.</li></ul> <p><b>Cascade Rider charge:</b></p> <ul style="list-style-type: none"><li>• JourneyMark: 1%.</li><li>• JourneyMark 7: 0.35%.</li><li>• Assessed annually during the withdrawal charge period based on the AV.</li></ul>	<p><b>Guaranteed Lifetime Withdrawal Benefit Rider</b></p> <p>Optional upgrade with 7- and 10-year products.</p> <p><b>Guaranteed Lifetime Withdrawal Benefit:</b></p> <ul style="list-style-type: none"><li>• Performance-driven benefit base that rolls up by:<ul style="list-style-type: none"><li>○ 10% benefit base bonus (applied to each premium).</li><li>○ 200% of rate of interest credited for up to 15 years (capped at 15% per index year).</li></ul></li><li>• Income available in first year (must be age 60+).</li><li>• Choice of level or increasing payouts.</li></ul> <p><b>Income Doubler:</b></p> <ul style="list-style-type: none"><li>• 200% income payment for impairment in 2 of 6 ADLs.</li><li>• Available after 3 index years.</li></ul> <p><b>Enhanced Death Benefit:</b></p> <ul style="list-style-type: none"><li>• 110% of AV, including any interest paid on death.</li><li>• Payable as a lump sum after the third index year if income isn't activated.</li></ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"><li>• 10% free withdrawals each index year after the first.</li></ul> <p><b>Expense Rider charge: 1%</b></p> <ul style="list-style-type: none"><li>• Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.</li></ul>	<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"><b>Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>147%</td><td>147%</td><td>180%</td></tr><tr><td>JourneyMark 7:</td><td>157%</td><td>157%</td><td>190%</td></tr><tr><td>JourneyMark 5:</td><td>157%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>210%</td><td>210%</td><td>252%</td></tr><tr><td>JourneyMark 7:</td><td>222%</td><td>222%</td><td>267%</td></tr><tr><td>JourneyMark 5:</td><td>222%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</b></td></tr><tr><td>JourneyMark:</td><td>190%</td><td>190%</td><td>227%</td></tr><tr><td>JourneyMark 7:</td><td>202%</td><td>202%</td><td>237%</td></tr><tr><td>JourneyMark 5:</td><td>202%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>Goldman Sachs Pathfinder, 1Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>68%</td><td>68%</td><td>83%</td></tr><tr><td colspan="4"><b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>111%</td><td>111%</td><td>134%</td></tr><tr><td colspan="4"><b>Goldman Sachs Mariner, 1Y Point-to-Point</b></td></tr><tr><td>JourneyMark 7:</td><td>145%</td><td>145%</td><td>175%</td></tr><tr><td>JourneyMark 5:</td><td>145%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>Goldman Sachs Mariner, 2Y Point-to-Point</b></td></tr><tr><td>JourneyMark 7:</td><td>202%</td><td>202%</td><td>242%</td></tr><tr><td>JourneyMark 5:</td><td>202%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>S&amp;P 500®, 1Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>41%</td><td>41%</td><td>50%</td></tr><tr><td>JourneyMark 7:</td><td>44%</td><td>44%</td><td>52%</td></tr><tr><td>JourneyMark 5:</td><td>44%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4"><b>Fixed Interest Option</b> (current declared rates):†</td></tr><tr><td>JourneyMark:</td><td>3.70%</td><td>3.70%</td><td>4.50%</td></tr><tr><td>JourneyMark 7:</td><td>3.95%</td><td>3.95%</td><td>4.75%</td></tr><tr><td>JourneyMark 5:</td><td>3.95%</td><td>NA</td><td>NA</td></tr></table> <p>Rates effective 2/15/2026, and subject to change. Check LegacyNet® for updates.</p>	Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider	<b>Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</b>				JourneyMark:	147%	147%	180%	JourneyMark 7:	157%	157%	190%	JourneyMark 5:	157%	NA	NA	<b>Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</b>				JourneyMark:	210%	210%	252%	JourneyMark 7:	222%	222%	267%	JourneyMark 5:	222%	NA	NA	<b>Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</b>				JourneyMark:	190%	190%	227%	JourneyMark 7:	202%	202%	237%	JourneyMark 5:	202%	NA	NA	<b>Goldman Sachs Pathfinder, 1Y Point-to-Point</b>				JourneyMark:	68%	68%	83%	<b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b>				JourneyMark:	111%	111%	134%	<b>Goldman Sachs Mariner, 1Y Point-to-Point</b>				JourneyMark 7:	145%	145%	175%	JourneyMark 5:	145%	NA	NA	<b>Goldman Sachs Mariner, 2Y Point-to-Point</b>				JourneyMark 7:	202%	202%	242%	JourneyMark 5:	202%	NA	NA	<b>S&amp;P 500®, 1Y Point-to-Point</b>				JourneyMark:	41%	41%	50%	JourneyMark 7:	44%	44%	52%	JourneyMark 5:	44%	NA	NA	<b>Fixed Interest Option</b> (current declared rates):†				JourneyMark:	3.70%	3.70%	4.50%	JourneyMark 7:	3.95%	3.95%	4.75%	JourneyMark 5:	3.95%	NA	NA	<p><b>Penalty-Free Withdrawals</b></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"><li>• 5% with base product.</li><li>• 10% with Cascade or Expense Rider.</li></ul> <p><b>Withdrawal Charges (+/- MVA)</b></p> <p><b>Base Product:</b></p> <ul style="list-style-type: none"><li>• JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0%</li><li>• JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0%</li><li>• JourneyMark 5: 5, 4, 3, 2, 1, 0%</li></ul> <p><b>With Cascade Rider or Expense Rider:</b></p> <ul style="list-style-type: none"><li>• JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0%</li><li>• JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0%</li></ul> <p>Check Sales Guide for details and CA variations.</p>	<p><b>Availability:</b> Approved in DC and all states <i>except</i> NY.</p> <p><b>CA Variations:</b> 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>
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\* 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 2.50%.