

# Fixed Annuities Rate Announcement

Effective 10/01/25  
Last Updated 10/01/25

## MultiVantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	4.40%	3.40%	3.65%
5-year GRO	4.50%	3.50%	3.70%
7-year GRO	4.40%	3.40%	3.54%
10-year GRO	4.70%	3.70%	3.80%

## MultiVantage® – Single Premium Deferred Annuity – National Integrity – NY And Renewals Only

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4-year GRO	4.40%	3.40%	3.65%
5-year GRO	4.50%	3.50%	3.70%
7-year GRO	4.30%	3.30%	3.44%

## New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO <sup>1</sup>	5.50%		
5-year GRO	4.30%	3.55%	3.70%
6-year GRO	4.00%	3.25%	3.37%
7-year GRO	4.00%	3.25%	3.35%
10-year GRO	4.20%	3.45%	3.52%

## SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1-year	4.75%		
3-year	4.70%	3.70%	4.03%
5-year	4.60%	3.60%	3.80%
7-year	4.50%	3.50%	3.64%

**Rate Lock Procedures:** For cash with application, the contribution and app must be received in good order within 10 calendar days of the app sign date. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, etc.) must be received in good order and premium must be received within 60 calendar days of app (or Phase 1 Reg 60 paperwork in NY) sign date. Additional contributions from 1035 exchanges/qualified transfers have a 60 day rate lock based on the paperwork sign date (Phase 1 Regulation 60 sign date in New York). Interest rates for additional cash contributions and for 1035 exchanges/qualified transfers beyond 60 days will be based on the date of receipt. ***If these times are not met, interest rate will be the rate in effect when last required item is received.***

1 The .75% rate enhancement in the first year is not provided when participating in the QIO.  
Transfers of existing funds or internal conversions of existing Integrity and National Integrity contracts may not be made into the QIO.  
Integrity and National Integrity retain the right to modify this special. At the end of one year from the deposit date, the QIO interest rate will revert to the then declared rate.  
Reduced commission on funds deposited into the QIO account applies during this special rate offer.



Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

## Fixed Annuities Rate Announcement *(continued)*

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<b>Momentum Advantage® – Single Premium Deferred Annuity<sup>4</sup></b>			
	<b>First-Year Rate</b>	<b>Rate for Remainder of Guarantee Period</b>	<b>Average Annual Rate</b>
<b>4-year GRO</b>	4.15%	3.40%	3.58%
<b>5-year GRO</b>	4.25%	3.50%	3.65%
<b>7-year GRO</b>	4.15%	3.40%	3.50%
<b>10-year GRO</b>	4.45%	3.70%	3.77%
<b>Momentum Advantage® – Single Premium Deferred Annuity<sup>4</sup> - National Integrity</b>			
	<b>First-Year Rate</b>	<b>Rate for Remainder of Guarantee Period</b>	<b>Average Annual Rate</b>
<b>4-year GRO</b>	4.15%	3.40%	3.58%
<b>5-year GRO</b>	4.25%	3.50%	3.65%
<b>7-year GRO</b>	4.05%	3.30%	3.40%
<b>10-year GRO</b>	4.30%	3.55%	3.62%

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4 Renewals only beginning 1/31/12.

Integrity Life Insurance Company and National Integrity Life Insurance Company guarantees a 2.75% (2.60% for Momentum Advantage in OR. 2.60% for SPDA Series II in OR and WA.) minimum interest rate as defined in the contract. Rates are subject to change and may be different on older contracts with different guaranteed minimum interest rates. Contact the Sales Desk for current rate information.

Payments of benefits under the 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 insurer. Integrity Life Insurance Company, Cincinnati, OH operates in DC and all states except NY, where National Integrity Life Insurance Company, White Plains, NY operates. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) 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 and by product. Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series number ICC17 INT-16 1701 and NIL-16 1701 NY R1. Flexible Premium Deferred Fixed Annuity series number INT96 Rev., NIL 04-04-3 and NIL-04-04-3 NY Rev. Single Premium Deferred Fixed Annuity Contract series number INT 04-03, NIL 04-03 and NIL 03-02-2 NY. Single Premium Deferred Annuity INT 01-04, NIL 01-02 NY and NIL 01-02-3 NY.

**Annuity Products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee, and may lose value.**