

# JourneyMark® Series Annuity Quick Reference

As of 7/1/2025

| 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 &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 7/1/2025, 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 2.60%.</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 (<b>capped at 15% per index year</b>).</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:</b> 1%</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>165%</td><td>165%</td><td>197%</td></tr><tr><td>JourneyMark 7:</td><td>175%</td><td>175%</td><td>207%</td></tr><tr><td>JourneyMark 5:</td><td>175%</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>235%</td><td>235%</td><td>280%</td></tr><tr><td>JourneyMark 7:</td><td>252%</td><td>252%</td><td>297%</td></tr><tr><td>JourneyMark 5:</td><td>252%</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>207%</td><td>207%</td><td>245%</td></tr><tr><td>JourneyMark 7:</td><td>220%</td><td>220%</td><td>257%</td></tr><tr><td>JourneyMark 5:</td><td>220%</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>75%</td><td>75%</td><td>90%</td></tr><tr><td colspan="4"><b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b></td></tr><tr><td>JourneyMark:</td><td>122%</td><td>122%</td><td>145%</td></tr><tr><td colspan="4"><b>Goldman Sachs Mariner, 1Y Point-to-Point</b></td></tr><tr><td>JourneyMark 7:</td><td>160%</td><td>160%</td><td>190%</td></tr><tr><td>JourneyMark 5:</td><td>160%</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>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"><b>S&amp;P 500®, 1Y Point-to-Point</b></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"><b>Fixed Interest Option</b> (current declared rates):†</td></tr><tr><td>JourneyMark:</td><td>4.10%</td><td>4.10%</td><td>4.90%</td></tr><tr><td>JourneyMark 7:</td><td>4.35%</td><td>4.35%</td><td>5.15%</td></tr><tr><td>JourneyMark 5:</td><td>4.35%</td><td>NA</td><td>NA</td></tr></table> <p>Rates effective 7/1/2025, 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: | 165% | 165% | 197% | JourneyMark 7: | 175% | 175% | 207% | JourneyMark 5: | 175% | NA | NA | <b>Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</b> |  |  |  | JourneyMark: | 235% | 235% | 280% | JourneyMark 7: | 252% | 252% | 297% | JourneyMark 5: | 252% | NA | NA | <b>Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</b> |  |  |  | JourneyMark: | 207% | 207% | 245% | JourneyMark 7: | 220% | 220% | 257% | JourneyMark 5: | 220% | NA | NA | <b>Goldman Sachs Pathfinder, 1Y Point-to-Point</b> |  |  |  | JourneyMark: | 75% | 75% | 90% | <b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b> |  |  |  | JourneyMark: | 122% | 122% | 145% | <b>Goldman Sachs Mariner, 1Y Point-to-Point</b> |  |  |  | JourneyMark 7: | 160% | 160% | 190% | JourneyMark 5: | 160% | NA | NA | <b>Goldman Sachs Mariner, 2Y Point-to-Point</b> |  |  |  | JourneyMark 7: | 207% | 207% | 242% | JourneyMark 5: | 207% | NA | NA | <b>S&amp;P 500®, 1Y Point-to-Point</b> |  |  |  | JourneyMark: | 40% | 40% | 48% | JourneyMark 7: | 43% | 43% | 51% | JourneyMark 5: | 43% | NA | NA | <b>Fixed Interest Option</b> (current declared rates):† |  |  |  | JourneyMark: | 4.10% | 4.10% | 4.90% | JourneyMark 7: | 4.35% | 4.35% | 5.15% | JourneyMark 5: | 4.35% | 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> |
| 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 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</b>   |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 165%   | 165%               | 197%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 175%   | 175%               | 207%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 175%   | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</b>   |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 235%   | 235%               | 280%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 252%   | 252%               | 297%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 252%   | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</b>  |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 207%   | 207%               | 245%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 220%   | 220%               | 257%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 220%   | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Goldman Sachs Pathfinder, 1Y Point-to-Point</b>  |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 75%  | 75%                | 90%                |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Goldman Sachs Pathfinder, 2Y Point-to-Point</b>  |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 122%   | 122%               | 145%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Goldman Sachs Mariner, 1Y Point-to-Point</b>   |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 160%   | 160%               | 190%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 160%   | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Goldman Sachs Mariner, 2Y Point-to-Point</b>   |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 207%   | 207%               | 242%               |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 207%   | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>S&amp;P 500®, 1Y Point-to-Point</b>  |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 40%  | 40%                | 48%                |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 43%  | 43%                | 51%                |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 43%  | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| <b>Fixed Interest Option</b> (current declared rates):†   |  |                    |                    |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark:  | 4.10%  | 4.10%              | 4.90%              |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 7:  | 4.35%  | 4.35%              | 5.15%              |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |
| JourneyMark 5:  | 4.35%  | NA                 | NA                 |               |                    |           |                 |               |   |  |               |   |       |             |    |      |               |   |  |             |    |       |               |   |  |  |   |   |  |                     |              |                    |                    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |   |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |      |      |      |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |  |  |  |  |              |      |      |      |   |  |  |  |                |      |      |      |                |      |    |    |   |  |  |  |                |      |      |      |                |      |    |    |  |  |  |  |              |     |     |     |                |     |     |     |                |     |    |    |   |  |  |  |              |       |       |       |                |       |       |       |                |       |    |    |  |  |

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† 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%.