

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

October 13, 2025

JourneyMark® Rates Are Changing After October 14, 2025

Integrity Life Insurance Company has announced that it will change rates on JourneyMark fixed index annuity products, effective 10/15/2025. Decreased rates are shown below in **red**.

New JourneyMark Participation Rates* Effective 10/15/2025

	Base Product	With Cascade Rider	With Expanse Rider
Citi Flexi-Beta 5 Excess Return, 1-Year Point-to-Point			
JourneyMark	150%	150%	182%
JourneyMark 7	160%	160%	192%
JourneyMark 5	160%	NA	NA
Citi Flexi-Beta 5 Excess Return, 2-Year Point-to-Point			
JourneyMark	215%	215%	260%
JourneyMark 7	230%	230%	275%
JourneyMark 5	230%	NA	NA
Citi Flexi-Beta 5 Excess Return, 5-Year High Water Mark			
JourneyMark	190%	190%	227%
JourneyMark 7	202%	202%	237%
JourneyMark 5	202%	NA	NA
Goldman Sachs Pathfinder, 1-Year Point-to-Point			
JourneyMark	69%	69%	83%
Goldman Sachs Pathfinder, 2-Year Point-to-Point			
JourneyMark	112%	112%	135%
Goldman Sachs Mariner, 1-Year Point-to-Point			
JourneyMark 7	147%	147%	175%
JourneyMark 5	147%	NA	NA
Goldman Sachs Mariner, 2-Year Point-to-Point			
JourneyMark 7	205%	205%	242%
JourneyMark 5	205%	NA	NA
S&P 500® Index, 1-Year Point-to-Point			
JourneyMark	40%	40%	48%
JourneyMark 7	43%	43%	51%
JourneyMark 5	43%	NA	NA
Fixed Interest Option (current declared rates)*			
JourneyMark	3.75%	3.75%	4.55%
JourneyMark 7	4.00%	4.00%	4.80%
JourneyMark 5	4.00%	NA	NA

Rate Lock:

To receive the current quoted interest rates and participation rates, new business paperwork must be signed on or before 10/14/2025:

Cash with application and money to follow (client-initiated funds)	The premium and all paperwork (application, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the application sign date.
1035 exchanges and qualified transfers	All paperwork (application, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the application sign date, and all premium must be received within 60 calendar days of the application sign date.

After the rate lock deadlines, the interest rates and participation rates will be those in effect on the contract's sweep date.

Submit applications via:

- **FireLight® e-app platform** (preferred method): Access through the LegacyNet® [Point-of-Sale Materials page](#).
- **Regular mail:** Integrity Life New Business, PO Box 5720, Cincinnati, OH 45201-5720.
- **Overnight delivery:** Integrity Life Insurance Co., Attn: New Business, 400 Broadway, Cincinnati, OH 45202-3341.
- **Email:** suitabilityhelpdesk@legacynet.com.
- **Fax:** 800-211-5641: Attn: Suitability Help Desk.

If you would like us to review an application before you submit it to Integrity, contact the Legacy Marketing Group® Suitability/Compliance and Customer Service Advocate Help Desk: 800-395-1053, Ext. 5819.

For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit www.legacynet.com.

We appreciate your business!

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-OY-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.

The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Integrity Life Insurance Company (Integrity Life). S&P[®], S&P 500[®], US 500, The 500, iBoxx[®], iTraxx[®] and CDX[®] are trademarks of S&P Global, Inc. or its affiliates ("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, 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/GSMARINR> and <https://www.goldmansachsindices.com/products/GSPATFDR> for complete disclosures.

* 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%. Refer to the JourneyMark Quick Reference for details.

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

WS1050v0722

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.

Rev. 10/15/2025