

# RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

November 12, 2025

## JourneyMark® Rates Are Changing After November 14, 2025

Integrity Life Insurance Company has announced that it will change rates on JourneyMark fixed index annuity products, effective 11/15/2025. Decreased rates are shown below in **red**.

### New JourneyMark Participation Rates\* Effective 11/15/2025

	Base Product	With Cascade Rider	With Expanse Rider
<b>Citi Flexi-Beta 5 Excess Return, 1-Year Point-to-Point</b>			
JourneyMark	145%	145%	177%
JourneyMark 7	155%	155%	187%
JourneyMark 5	155%	NA	NA
<b>Citi Flexi-Beta 5 Excess Return, 2-Year Point-to-Point</b>			
JourneyMark	205%	205%	250%
JourneyMark 7	220%	220%	265%
JourneyMark 5	220%	NA	NA
<b>Citi Flexi-Beta 5 Excess Return, 5-Year High Water Mark</b>			
JourneyMark	185%	185%	222%
JourneyMark 7	197%	197%	235%
JourneyMark 5	197%	NA	NA
<b>Goldman Sachs Pathfinder, 1-Year Point-to-Point</b>			
JourneyMark	67%	67%	82%
<b>Goldman Sachs Pathfinder, 2-Year Point-to-Point</b>			
JourneyMark	109%	109%	133%
<b>Goldman Sachs Mariner, 1-Year Point-to-Point</b>			
JourneyMark 7	142%	142%	172%
JourneyMark 5	142%	NA	NA
<b>Goldman Sachs Mariner, 2-Year Point-to-Point</b>			
JourneyMark 7	200%	200%	242%
JourneyMark 5	200%	NA	NA
<b>S&amp;P 500® Index, 1-Year Point-to-Point</b>			
JourneyMark	38%	38%	47%
JourneyMark 7	41%	41%	49%
JourneyMark 5	41%	NA	NA
<b>Fixed Interest Option (current declared rates)*</b>			
JourneyMark	3.65%	3.65%	4.45%
JourneyMark 7	3.90%	3.90%	4.70%
JourneyMark 5	3.90%	NA	NA

## Rate Lock:

To receive the current quoted interest rates and participation rates, new business paperwork must be signed on or before 11/14/2025:

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

## We appreciate your business!

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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%. 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.**

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