

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

April 11, 2025

JourneyMark® Rates Are Changing After April 14, 2025

Integrity Life Insurance Company has announced that it will change rates on JourneyMark fixed index annuity products, effective 4/15/2025. Decreased rates are shown below in **red**.

New JourneyMark Participation Rates* Effective 4/15/2025

	Base Product	With Cascade Rider	With Expanse Rider
Citi Flexi-Beta 5 Excess Return, 1-Year Point-to-Point			
JourneyMark	157%	157%	187%
JourneyMark 7	167%	167%	200%
JourneyMark 5	167%	NA	NA
Citi Flexi-Beta 5 Excess Return, 2-Year Point-to-Point			
JourneyMark	225%	225%	270%
JourneyMark 7	242%	242%	287%
JourneyMark 5	242%	NA	NA
Citi Flexi-Beta 5 Excess Return, 5-Year High Water Mark			
JourneyMark	197%	197%	235%
JourneyMark 7	210%	210%	247%
JourneyMark 5	210%	NA	NA
Goldman Sachs Pathfinder, 1-Year Point-to-Point			
JourneyMark	72%	72%	86%
Goldman Sachs Pathfinder, 2-Year Point-to-Point			
JourneyMark	110%	110%	132%
Goldman Sachs Mariner, 1-Year Point-to-Point			
JourneyMark 7	152%	152%	182%
JourneyMark 5	152%	NA	NA
Goldman Sachs Mariner, 2-Year Point-to-Point			
JourneyMark 7	197%	197%	235%
JourneyMark 5	197%	NA	NA
S&P 500® Index, 1-Year Point-to-Point			
JourneyMark	37%	37%	44%
JourneyMark 7	39%	39%	47%
JourneyMark 5	39%	NA	NA
Fixed Interest Option (current declared rates)*			
JourneyMark	3.90%	3.90%	4.70%
JourneyMark 7	4.20%	4.20%	5.00%
JourneyMark 5	4.20%	NA	NA

Rate Lock:

To receive the current quoted interest rates and participation rates, new business paperwork must be signed on or before 4/14/2025:

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.

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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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