

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

January 11, 2024

JourneyMark® Rates Are Changing After January 14, 2024

Integrity Life Insurance Company has announced that it will change rates on JourneyMark fixed index annuity products, effective 1/15/2024. Decreased rates are shown below in **red**.

New JourneyMark Participation Rates* Effective 1/15/2024

	Base Product	With Cascade Rider	With Expanse Rider
Citi Flexi-Beta 5 Excess Return, 1-Year Point-to-Point			
JourneyMark	152%	152%	185%
JourneyMark 7	167%	167%	200%
JourneyMark 5	167%	NA	NA
Citi Flexi-Beta 5 Excess Return, 2-Year Point-to-Point			
JourneyMark	217%	217%	262%
JourneyMark 7	237%	237%	282%
JourneyMark 5	237%	NA	NA
Citi Flexi-Beta 5 Excess Return, 5-Year High Water Mark			
JourneyMark	195%	195%	232%
JourneyMark 7	212%	212%	250%
JourneyMark 5	212%	NA	NA
Goldman Sachs Pathfinder, 1-Year Point-to-Point			
JourneyMark	71%	71%	86%
Goldman Sachs Pathfinder, 2-Year Point-to-Point			
JourneyMark	116%	116%	139%
Goldman Sachs Mariner, 1-Year Point-to-Point			
JourneyMark 7	155%	155%	185%
JourneyMark 5	155%	NA	NA
Goldman Sachs Mariner, 2-Year Point-to-Point			
JourneyMark 7	217%	217%	257%
JourneyMark 5	217%	NA	NA
S&P 500® Index, 1-Year Point-to-Point			
JourneyMark	41%	41%	50%
JourneyMark 7	45%	45%	54%
JourneyMark 5	45%	NA	NA
Fixed Interest Option (current declared rates)*			
JourneyMark	3.80%	3.80%	4.60%
JourneyMark 7	4.15%	4.15%	4.95%
JourneyMark 5	4.15%	NA	NA

Rate Lock:

To receive the current quoted interest rates and participation rates, new business paperwork must be signed on or before 1/14/2024:

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!

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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 3.00%. 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

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Rev. 1/15/2024