

JourneyMark and JourneyMark with Cascade Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	145%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	205%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	185%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	67%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	109%	N/A
S&P 500® Index, 1-Year Point-to-Point	38%	N/A
Fixed Interest Option	N/A	3.65%

Rates are effective 1/1/2026, and subject to change.

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 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

JourneyMark with Expanse Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	177%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	250%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	222%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	82%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	133%	N/A
S&P 500® Index, 1-Year Point-to-Point	47%	N/A
Fixed Interest Option	N/A	4.45%
Benefit Base Cap Rate	15%	

Rates are effective 1/1/2026, and subject to change.

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 2.50% or the rate shown on your contract's data page.

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JourneyMark 7 and JourneyMark 7 with Cascade Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	155%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	220%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	197%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	142%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	200%	N/A
S&P 500® Index, 1-Year Point-to-Point	41%	N/A
Fixed Interest Option	N/A	3.90%

Rates are effective 1/1/2026, and subject to change.

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 2.50% or the rate shown on your contract's data page.

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JourneyMark 7 with Expanse Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	187%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	265%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	235%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	172%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	242%	N/A
S&P 500® Index, 1-Year Point-to-Point	49%	N/A
Fixed Interest Option	N/A	4.70%
Benefit Base Cap Rate	15%	

Rates are effective 1/1/2026, and subject to change.

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 2.50% or the rate shown on your contract's data page.

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**Integrity Life
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JourneyMark 5

Five-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	155%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	220%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	197%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	142%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	200%	N/A
S&P 500® Index, 1-Year Point-to-Point	41%	N/A
Fixed Interest Option	N/A	3.90%

Rates are effective 1/1/2026, and subject to change.

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 2.50% or the rate shown on your contract's data page.

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Rate Lock Information

To receive the declared rate and participation rates in effect on the date the application is signed, for cash with application, the premium and application must be received in good order within 10 calendar days of the date the application is signed. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the date the application is signed, and all premium must be received within 60 calendar days of the date the application is signed. If these deadlines are not met, the declared rate and participation rates will be those in effect on the contract's sweep date (the date premium is allocated to the allocation options).

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