

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	157%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	225%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	197%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	72%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	117%	N/A
S&P 500® Index, 1-Year Point-to-Point	40%	N/A
Fixed Interest Option	N/A	3.90%

Rates are effective 8/15/2025, 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 2.75% or the rate shown on your contract's data page.

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Issued by:



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	190%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	270%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	235%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	86%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	140%	N/A
S&P 500® Index, 1-Year Point-to-Point	48%	N/A
Fixed Interest Option	N/A	4.70%
Benefit Base Cap Rate	15%	

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

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Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

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	167%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	240%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	210%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	152%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	207%	N/A
S&P 500® Index, 1-Year Point-to-Point	43%	N/A
Fixed Interest Option	N/A	4.15%

Rates are effective 8/15/2025, 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 2.75% or the rate shown on your contract's data page.

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Issued by:



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	200%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	285%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	247%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	182%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	242%	N/A
S&P 500® Index, 1-Year Point-to-Point	51%	N/A
Fixed Interest Option	N/A	4.95%
Benefit Base Cap Rate	15%	

Rates are effective 8/15/2025, 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 2.75% or the rate shown on your contract's data page.

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Issued by:



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	167%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	240%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	210%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	152%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	207%	N/A
S&P 500® Index, 1-Year Point-to-Point	43%	N/A
Fixed Interest Option	N/A	4.15%

Rates are effective 8/15/2025, 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 2.75% 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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