



JOURNEYMARK®
MORE THAN A DESTINATION

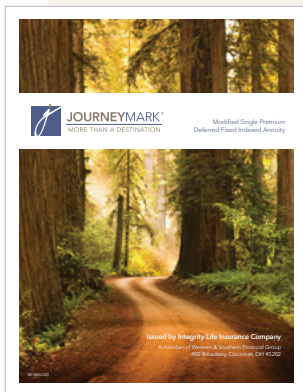
One of the few FIAs to accept inherited IRAs with eligible beneficiaries, inherited Roth IRAs, and non-qualified stretches, a JourneyMark fixed index annuity can be a smart solution for clients with special circumstances. Offered by an “A+” rated* carrier with a 95 out of 100 Comdex Ranking,** and with product versions focused on straightforward accumulation, income potential, and enhanced guarantees, JourneyMark is just one of many powerful products available through Legacy Marketing Group®.

Who might JourneyMark be appropriate for?

- Clients with “leave behind” money who would like to provide more to their beneficiaries.
- Individuals seeking a measure of confidence that comes with selecting a strong annuity provider.
- People looking to fund their annuity with an inherited IRA or inherited Roth IRA.
- Those seeking to move a Section 401 defined benefit, money purchase, or profit-sharing plan.
- Anyone up to age 90 wanting straightforward, tax-deferred accumulation.
- Clients ages 45–80 who want lifetime income that can double if their health declines.
- People seeking the flexibility to leave a larger death benefit if they later decide they don’t need income.
- Those who would like the protection of enhanced guarantees and a return of premium benefit.

Benefits of JourneyMark:

- Accepts inherited (stretch) IRAs, inherited Roth IRAs, and NQ stretches.
- Available to corporations, trusts, 501(c)(3) organizations, family limited partnerships, and defined benefit plans.††
- Backed by the strength of Integrity Life Insurance Company, a proud member of Western & Southern Financial Group, an “A+” rated carrier* with a 95 out of 100 Comdex Ranking.**
- Issues to ages 86–90 with a short, five-year duration.
- With the Expanse Rider,[§] offers performance-based income payments that can double for qualifying health conditions or a lump-sum enhanced death benefit if income isn’t activated.
- With the Cascade Rider,^{§§} allows clients to get their money back after the third index year^{§§} or leave it in and enjoy an enhanced account value guarantee.††



Hypothetical Interest Crediting Rate*
Last 10 Years (12/31/2013-12/31/2022)

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
100% Fixed	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
75% Fixed / 25% Index	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
50% Fixed / 50% Index	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
25% Fixed / 75% Index	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
0% Fixed / 100% Index	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

Marketing materials and ready-to-use client ads



Marketing Support: At Legacy Marketing Group, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That’s why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy’s Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.



Sample Case #1[†] **Lisa and Mike: Ages 59 & 60**



Lisa, age 59, and Mike, age 60, have built a solid financial foundation and are now focused on their primary goal: leaving a meaningful legacy for their children and grandchildren. They have accumulated a significant amount in various investments and

are looking for a way to help ensure their wealth can be passed on efficiently. They are seeking a solution that can help simplify the inheritance process, minimize tax burdens, and provide their beneficiaries with long-term financial security.

▷ **A JourneyMark non-qualified stretch option could be a great legacy-planning tool for the couple!**

WHY EXACTLY? The JourneyMark non-qualified stretch annuity allows them to designate their children and grandchildren as beneficiaries, ensuring their wealth can be distributed over their loved ones' lifetimes. By doing so, the beneficiaries can take distributions in a tax-efficient manner, avoiding the immediate tax burden that comes with a lump-sum inheritance. Additionally, the funds within the annuity can continue to grow tax-deferred, providing even greater financial benefits over time.

Sample Case #2[†]

Anna: Age 74



Anna is looking for a way to grow her \$300,000 nest egg, tax-deferred. New to annuities, and wary about another economic downturn, she is anxious about company stability and locking up her funds for too long or incurring surrender charges should she need to access her money.

▷ **Purchasing JourneyMark with Cascade Rider could be an ideal solution for Anna.**

HOW SO? Backed by an "A+" rated* carrier with a 95 out of 100 Comdex Ranking,** the JourneyMark with Cascade Rider FIA^{§§} can help Anna find peace of mind. With JourneyMark with Cascade Rider, Anna can get her full premium back any time after the third index year by surrendering her policy, with no withdrawal charge or MVA.[‡] And, should index returns falter, a one-time boost at the end of the withdrawal period can increase her account value to 110% of the initial premium on the 10-year product or 107% on the 7-year product at the end of the withdrawal period.^{‡‡}

Things to **remember:**

- ! **Integrity Life Insurance Company accepts inherited IRAs, inherited Roth IRAs, and NQ stretches (inherited IRAs are available with eligible beneficiaries only).**
- ! **JourneyMark is one of the few FIAs that can be issued to age 90.**

We're **here to help.**

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet® today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.



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. 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.

Interest earnings grow tax deferred until received. Distributions from non-qualified annuities and IRAs are subject to ordinary income tax. Distributions from a Roth IRA are tax free after age 59½ if the plan has been established for at least five years. Withdrawals prior to age 59½ may incur a 10% IRS penalty tax in both Traditional IRA and Roth IRA plans and in non-qualified annuities. Distributions to beneficiaries from non-qualified annuities and IRAs are subject to income tax as received.

Integrity Life Insurance Company ratings are correct as of November 2025, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed below are independent of each other and use proprietary evaluation criteria and rating scales.

No bank guarantee. • Not a deposit. • May lose value. • Not FDIC/NCUA insured. • Not insured by any federal government agency.

* **AM Best**—Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).
 ** **The Comdex Ranking**—The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.
 † Hypothetical example shown for illustration purposes only.
 †† Refer to the Funding Acceptance Chart for details. Entity ownership could have tax consequences. Please advise your customer to contact their tax or legal advisor regarding their situation.
 § Available to issue ages 45–80 for an annual charge of 1.00%.
 §§ Available to issue ages 0–80 for an annual charge of 1.00% for JourneyMark or 0.35% for JourneyMark 7.
 ‡ If the contract is surrendered after the third index year, the surrender value will never be less than the full premium, less any prior withdrawals. For purposes of this calculation, withdrawals do not include withdrawal charges or market value adjustment.
 ‡‡ The guaranteed growth is provided by the rider's guaranteed minimum account value benefit, which applies at the end of the withdrawal charge period. Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA, and rider charges. Not available in CA.