

IncomeSource® Select DIA

Target Market: Clients who want to plan now for a **maximum** retirement income stream later and have flexible features, too.

1

QLAC Eligible

Purchase as a Qualified Longevity Annuity Contract (QLAC) to lower or delay RMD taxes¹

2

Accelerated Payment Emergency Liquidity

Lump sum advance of **5** monthly payments with next scheduled payment*

3

Income and Payment Flexibility

Ability to change the income start date and payment frequency up to two times²



4

Short and Long Deferral Periods

13 months to **40** years

5

Flexible Premiums

\$10,000 initial premium | **\$1,000** additional | **\$100** systematic

6

Increasing Payment Option³

Offsets cost-of-living needs*

1%-5%

7

100% Return of Premium Death Benefit⁴

Option available with **ALL** payout options during deferral period

8

Full Range of Retirement Income Options

Meet different income needs, including Cash Refund, Installment Refund and Period Certain

9

Advanced Markets Sales Support

Access to qualified support staff to answer questions on QLAC planning topics

10

Financial Strength

Parent Company: 1888 Heritage | U.S. Owned & Operated

Issuing Company: 96 Comdex Ranking⁵ | A+ A.M. Best Rating⁶

*N/A w/QLAC

ASK FOR A
**QLACs
FACTS**
BROCHURE

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

For more strong points, contact your representative.

- 1 The contribution limit is \$210,000. The applicable limit applies across all qualified funds and is reduced by any prior QLAC premiums. Eligible accounts include 401(a), 401(k), 403(b), governmental 457(b), or IRA (excluding Roth and Inherited IRAs). There are restrictions on how assets from qualified plans can be used to purchase a QLAC. Adhering to the purchase limit is the client's responsibility. Clients should consult with their own independent legal and tax advisors prior to establishing a QLAC.
- 2 See contract for complete details.
- 3 The option is not tied to any outside index or indicator. Once a contract is signed, the option cannot be added or removed, as the income stream is adjusted from the start of the contract. IPO payments are lower initially than a payment option without IPO. IPO payments increase annually and at some point, depending on payment option elected and annuitant's longevity, exceed those received under a payment option without IPO. If annuitant dies before life expectancy, a payee may receive less total income with an IPO than without one.
- 4 For contracts without the Return of Premium Death Benefit option, no death benefit will be paid if the annuitant and joint annuitant (if applicable) die before the Income Date. After the Income Date, if the annuitant and joint annuitant (if applicable) die, any remaining annuity benefit will be paid in accordance with the payout option selected.
- 5 The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. 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. Ratings are subject to change from time to time. The ratings shown here are correct as of 12/5/24.
- 6 A.M. Best Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009) Ratings are subject to change from time to time. The ratings shown here are correct as of 12/5/24.

IncomeSource Select is issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, White Plains, NY. Integrity Life operates in DC and all states except NY, where National Integrity operates. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

A deferred income annuity is permanent. Owner has no access to premium, which converts to an income payout stream if at least one annuitant is alive on the Income Date. There is no cash value and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, except under limited circumstances as described in the contract. A deferred income annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. If a payout for life or two lives is selected, whether the payout is received will be greater or less than the premium paid will depend on how long the annuitant(s) lives.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity Life and National Integrity Life. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals from an annuity are subject to ordinary income tax and, if taken before age 59½, may be subject to a 10% IRS penalty. Neither Integrity Life, National Integrity Life nor its agents offer tax advice. For specific tax information, have your client consult an attorney or tax advisor.

Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for product details and limitations. Flexible Premium Deferred Paid-Up Annuity Contract Series ICC17 ENT-04 1708 and ENT-04 1708 NY, IR-08-0606; Return of Premium Endorsement ICC17 EE.32 1708, Acceleration of Income Payments Endorsement ICC17 EE.33 1708, Commutation Endorsement ICC17 EE.34 1708 and Qualified Longevity Annuity Contract Endorsement ICC17 EE.35 1708.

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

© 2019-2024 Western & Southern Financial Group. All rights reserved.