

Is an Annuity Right for You?

Managing taxes, outpacing inflation and securing stable income are all key considerations as you plan for financial security in retirement. A fixed annuity may help address these challenges, potentially allowing you to enjoy greater financial freedom in the years ahead. Consider the following key benefits:

Fixed Interest Rate	A fixed annuity guarantees a fixed interest rate for a specific period of time. A minimum interest rate is guaranteed for the life of the contract.
Access to Money	Most annuities allow withdrawals at least once annually (usually up to 10% of the contract value) without a charge. Most also allow free withdrawals for special needs such as confinement to a nursing home.
Estate Planning	A beneficiary receives the annuity's entire account or contract value upon the death of the annuitant. Provided the annuity is properly structured, your beneficiary can avoid the delays, expense and publicity of probate.
Tax Deferral	Annuity earnings grow tax deferred until withdrawn, reducing your current taxes and allowing your money to grow faster. This is an added benefit if you are in a lower tax bracket when retirement income payments begin.
Retirement Boost	If you're taking full advantage of employer plans and IRAs, an annuity's combination of unrestricted contributions and tax deferral can be a retirement boost. In addition, non-qualified annuities do not require you to take distributions at age 70½, allowing your money to continue compounding.
Guaranteed Income	Only an annuity issued by an insurer offers retirement income guaranteed to continue for as long as you — or you and your spouse — live.

For more information, visit WSFinancialPartners.com or contact:

Your Financial Representative

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. Annuity products are backed by the full financial strength of Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, both members of Western & Southern Financial Group. Integrity operates in all states except ME, NH, NY and VT, where National Integrity operates.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax.

Integrity and National Integrity do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. Contact your financial professional for product details and limitations.



**Integrity Life
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**National Integrity Life
Insurance Company**

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