Company	**Integrity Life Insurance Company** Western & Southern Financial Group
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Traditional Fixed
Primary Product Objective	Accumulation
Product	**SPDA Series II 1-Year** (SPDA)
Policy Form Number	INT 04-03
Distribution Channels Sold In	B/D: Independent Career Independent
Product Launch Date	7/1/2003
Bonus	N/A
Surrender Charge	**7 Years** 7.00, 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A

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Company	**Integrity Life Insurance Company** Western & Southern Financial Group
Product	**SPDA Series II 1-Year** (SPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** **1-3%** Guaranteed Annual Return
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.70%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Unemployment
Available Plan Types	401(a), 401(k), 412(e), IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ $3,000
Minimum Subsequent Premium	N/A

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Company	**Integrity Life Insurance Company** Western & Southern Financial Group
Product	**SPDA Series II 1-Year** (SPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**Variations Approved In:** IN, MO, OR, PA, WA **States Not Approved In:** ME, NH, NY, VT
Street Level Compensation	**YEAR ONE** **Ages 0 - 79** 4.00% **Ages 80 - 85** 2.25%
Data thought to be current as of:	10/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

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