

PRODUCT SUMMARY

Contract Type	Single Premium Immediate Annuity.
Issuer	Issued by Integrity Life Insurance Company, Cincinnati, Ohio.
Issue Ages	Issued through annuitant age 95 (see age-related notes below).
Minimum Premium	\$10,000 or the premium required to purchase a minimum monthly income payment of \$100, whichever is higher.
Maximum Contract Size	Ages 0-75: \$1,000,000; Ages 76 and above: \$500,000.
Tax-Qualified/Non-Qualified	Both are accepted.
Premium Taxes	Included in rates, calculated by state of residence (where applicable).
Income Frequencies Available	Monthly, quarterly, semiannually and annually. Payments direct deposited to checking or savings account.
Income Payout Options	<p>Guaranteed Period (<i>Fixed Period Certain</i>) Equal payments for a set period of time. Ages 70 and under: Issued for periods from five to 30 years. Ages 71 and above: Issued up to a (maximum) period of years of 100 <i>minus</i> the annuitant's age at issue.</p> <p>Guaranteed Lifetime and other variations (<i>Lifetime Payouts, Life with Period Certain and Refund Certain</i>) A lifetime income payment stream,* including lifetime with a set number of years, joint lifetime and lifetime with guaranteed return of remaining premium (initial payment minus payouts made). Issue ages: 0 - 85; ages 86 and higher require a set period of years. <i>Refund Certain</i> provides for the continuation of payments until refund fulfilled — no conversion to lump sum.</p>
Increasing Payout Option	Allows for an automatic 1%, 2% or 3% annually compounded increase in the payout amount. This option cannot be added or removed after issue. It is not tied to any outside index or indicator.

* Lifetime-only income payment streams do not provide a benefit to survivors.

Annuities are not bank products and are neither the obligations of, nor are they guaranteed by, the financial institution where they are offered. They are not insured by the FDIC, NCUSIF or any other federal entity. Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Integrity annuity products are issued and guaranteed by the full financial strength of Integrity Life Insurance Company, Cincinnati, Ohio, a member of Western & Southern Financial Group®

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 does not offer tax advice. For specific tax information, consult your attorney or accountant. Product and feature availability, as well as benefit provisions, vary by state. Contact your financial professional for product details and limitations. For use with contract series SPIA-INT-70A, SPIA-INT-71A, SPIA-INT-72A, SPIA-INT-73A, SPIA-INT-74A, SPAC-INT-75A, SPIA-INT-82A.

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