W&S Financial Group Distributors
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How to Defer RMDs with QLAC & DIA

PROBLEM: IRA Required Minimum Distributions (RMD) may be required but not desired. Clients may prefer to defer payouts and related taxes.

SOLUTION: A Deferred Income Annuity (DIA) bought as a Qualified Longevity Annuity Contract (QLAC) delays RMD payouts and taxes past RMD age.

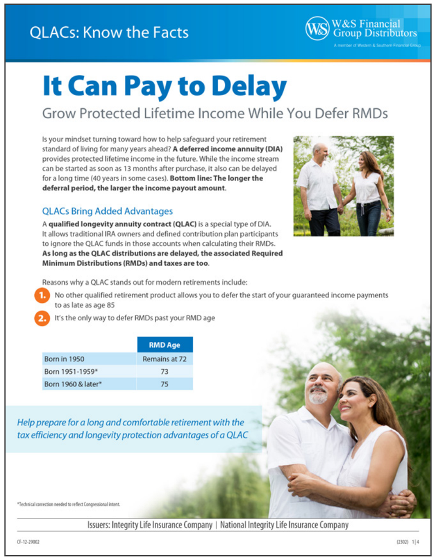
Delay: Up to Age 85 | **Amount:** Up to $200,000 Qualified Pre-Tax Funds[2] | **Payouts:** Life Only ▪ Life with Cash Refund ▪ Individual or Joint

Access: No Surrender Value/ No Commutation | **Death Benefit[3]:** Optional Return of Premium During Deferral ▪ Cash Refund in Payout Period

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

Get More Facts on QLACs...

QLAC: It Can Pay to Delay



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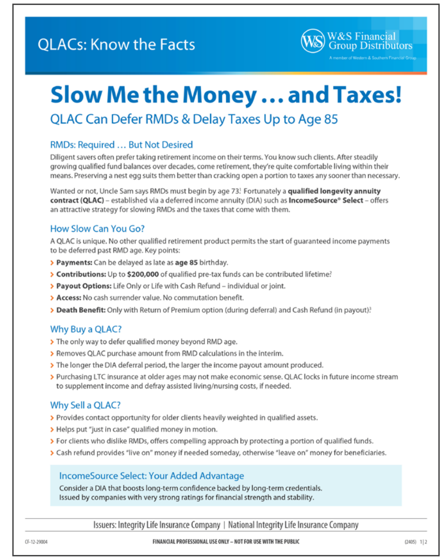
QLAC: FAQ Quick Reference

CF-12-29003

QLAC: Slow Me the Money



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1 For persons born 1951-1959. Age 75 if born 1960 and after.
2 QLAC limit if bought or exchanged after 12/29/22. Increases in future years for COLA.
3 Contracts with ROP death benefit option have lower income payouts than those without it.

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 Life 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 companies 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 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 or 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 their agents offer tax advice. Distributions to beneficiaries from IRAs are subject to income tax as received. For specific tax information, consult an attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state. See product details and limitations. Flexible Premium Deferred Paid-Up Annuity Contract Series ICC17 ENT-04 1708 and ENT-04 1708 NY and endorsements ICC17 EE.32-36 1708.

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