

# Product Summary

## Feature Sheet

### Contract Type

Single Premium Deferred Annuity

### Issuer

Issued by Natonal Integrity Life Insurance Company, Goshen, New York.

### Guaranteed Rate Options (GRO)

4-, 5-, 7- and 10-year guaranteed options are available. The GROs are credited with annual effective interest rates, taking into account daily compounding of interest. Funds may be transferred at the end of the guarantee period only. At the end of your initial guaranteed period, additional renewal options of 1-, 2- or 3-year guarantees are also available.

### Minimum Guaranteed Interest Rate

Minimum interest guarantee as defined in your annuity contract.

### Transfers

Account balances can be transferred during GRO renewal periods and from the 1-, 2- and 3-year GROs at anytime. An MVA applies to all transfers with the exception of transfers made during the 30-day window prior to renewal or in the one-year GRO.

### Death Benefit

The standard death benefit is equal to the account value and is calculated at the time proof of death is received.

### Tax Qualified/Nonqualified

Rollovers and Transfers are generally accepted. Traditional IRAs and Roth IRAs are available. This product may be a suitable option under a KEOGH, 401(k), SEP, 403b or other qualified plans. Different rules apply for qualified plans. Please consult your plan administrator or tax advisor for details.

### Annuitant Issue Ages

GRO Period	Age
4- and 5-year	0-86
7-year	0-85
10-year	0-83

Qualified plans are not recommended for issue ages beyond 70<sup>1</sup>/<sub>2</sub> without consulting a tax advisor.

### Maximum Contract Size

\$1,000,000 through age 75, without prior company approval  
\$250,000 over age 75, without prior company approval

### Minimum Contribution

\$20,000

### Minimum Withdrawals

Regular: \$300  
Systematic: \$100

### Free Withdrawal Provision<sup>1</sup>

Beginning immediately, you can withdraw up to 10% of your account value annually (noncumulative). No market value adjustment (MVA) or company withdrawal charges will apply.

### Withdrawal Charge Waiver

Withdrawal charges and MVA (both upward and downward) are waived in the event of disability. Charges are also waived on minimum required distributions (MRDs) after age 70<sup>1</sup>/<sub>2</sub>.

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## Withdrawal Charges<sup>2,3,4</sup>

GRO Period	Year of Guarantee							
	0	1	2	3	4	5	6	7
10-year	7%	6%	5%	4%	3%	2%	1%	0%
7-year	7%	6%	5%	4%	3%	2%	1%	0%
5-year	7%	6%	5%	4%	3%			
4-year	7%	6%	5%	4%				

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## Policy Fees

None

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## Market value adjustment (MVA)

Generally, the MVA reflects the impact of any change in interest rates from the time the guarantee period was selected. Thus, lower interest rates would produce a positive adjustment, while higher rates would produce a negative adjustment. An MVA occurs when you transfer funds outside the 30-day window at the end of your guarantee period at renewal only. An MVA also applies to annuitizations, full withdrawals and partial withdrawals that are in excess of the annual free withdrawal amount and outside of the 30-day window. No MVA applies to the one-year GRO. Under no circumstance will the MVA result in a return of less than principal plus the minimum interest guarantee as defined in your annuity contract. Withdrawal charges may be applicable which may reduce principal.

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<sup>1</sup> GROs are held in a separate account. Customer deposits in this separate account cannot be used to satisfy creditors of the general account of the insurance company should it become insolvent. The guaranteed fixed rate is secured by assets that must meet investment and credit quality guidelines and the reserving requirements for separate accounts set forth under state law.

<sup>2</sup> Withdrawals from your annuity may be subject to income taxation and possible IRS penalty taxes if the owner is under 59½. You may wish to contact your tax advisor regarding your specific circumstances.

<sup>3</sup> Withdrawal charges will end 30-days prior to the end of the guarantee period, i.e. for the seven-year GRO the charge will be for 83 months, for the five-year GRO the charge will be for 59 months and for the four-year GRO the charge will be for 47 months.

<sup>4</sup> Charges are deducted as a percentage from the contract account value in the following events: 1) Partial or full withdrawals that exceed the free withdrawal amount and 2) a selection of an annuity benefit to be paid out over less than five years with out a life contingency. The withdrawal charge is determined by multiplying the percentage below by the excess withdrawal. Withdrawal charges are not applied to excess withdrawals requested and processed inside the 30-day window.

- 100% of account value must be allocated to one GRO period at all times.
- This contract has limitations. Annuity benefits offered may vary due to misstatement of sex or age.
- For costs and complete details on benefits, contact your National Integrity agent.
- Issue ages may be lower in some states.
- Guarantees are based on the claims-paying ability of the insurance company. National Integrity suggests that you consult with your tax advisor or attorney as to the applicability of this information to your personal situation.
- **MOMENTUM Advantage** and/or all features may not be available or may vary by state.
- Annuities and insurance products are not deposits or obligations of, or guaranteed by any bank, nor are they insured by the FDIC.

