

Fixed Annuity Commission Schedule

For New Contract Sales Effective 4/15/19

Commission Code: 5

IncomeSource® (SPIA) and annuitization of deferred products – see reverse for details ¹		
Annuitant Issue Age	5–9-Yr Period Certain 5–9-Yr Temporary Life	All Life Payout Options 10–Yr+ Period Certain 10–Yr+ Temporary Life
18–95	3.00%	3.75%

IncomeSource® Select (DIA) ¹	
Annuitant Issue Age	Commission Rate
18–83	4.50%

MultiVantage® (Rate to term SPDA) ¹		
Guaranteed Rate Option	Older Owner Attained Age	Initial or Renewal Premium
4-Year GRO	18–75	2.00%
	76–85	1.50%
	86–89 ²	1.20%
5-Year GRO	18–75	2.50%
	76–85	2.00%
	86–89 ²	1.70%
7-Year GRO	18–75	3.00%
	76–85	2.20%
	86–89 ²	1.80%
10-Year GRO	18–75	3.50%
	76–85	2.70%
	86–89 ²	2.00%

New Momentum (FPDA) ¹		
	Annuitant Attained Age ³	Initial and Subsequent Premiums ⁴
5-, 6-, 7-, 10-Year GROs	18–79	5.00%
	80–85	3.00%
QIO Enhanced Rate Offering	18–79	2.00%
	80–85	0.00%

SPDA Series II (SPDA) ¹	
Annuitant Issue Age	Commission Rate
18–79	4.00%
80–85	2.25%

This schedule is used in conjunction with the sales agreement between company and agent and supersedes all other addenda or schedules.

- No commissions will be paid on additional contributions that violate applicable laws.
- Commissions will be paid only to duly licensed and appointed agents or agencies.
- Commission rates paid according to this commission schedule will be reduced to offset any payments made by company to agency's agents or sub-producers.

Product specific rules for commission payments on reverse.

Rules for Commission Payments

Commission rates are expressed as a percentage of the premium. Commissions are not paid on any contract when an existing contract issued by a Western & Southern Financial Group insurance subsidiary to the same owner is surrendered, partially surrendered, loaned against or cancelled in connection with the purchase of the new contract.

- **Chargeback Provision:** 100% for free-looks, partial withdrawals in excess of the free withdrawal amount and full surrenders:
 - During the first 12 months of each GRO period for MultiVantage
 - During the first six months following each premium for New Momentum
 - During the first 12 months for SPDA Series II
 - Based on free-looks only for IncomeSource
 - Based on free-looks and refunds of additional premiums for IncomeSource Select
- Renewal commissions for MultiVantage will be paid according to attained age and commission rate in effect at renewal and will be subject to chargeback provisions as mentioned above.
- This commission schedule reflects a special customer value program providing an enhanced rate for the New Momentum QIO only. Commission rates are subject to immediate change upon written notice. The New Momentum QIO is not available to transfers from any other Western & Southern Financial Group annuity.

- **Annuitization**
 - Commission, if applicable, will be based on IncomeSource levels at time of annuitization
 - No trail commissions will be paid on any annuitized contract
 - For New Momentum and SPDA Series II, commissions are paid for annuitizations occurring in year 6+. If a contract is annuitized during the first year, there will be a commission chargeback equal to the difference between the deferred annuity commission and commission for IncomeSource.
 - For MultiVantage, full annuitization is permitted after the first contract year in FL, NH, NY, ME and VT or the second year of the current GRO for all other states. Commission is paid for partial and full annuitizations from the 1-year guarantee period. No commission will be paid on annuitizations from a GRO period.
 - If death of annuitant (death of owner for MultiVantage) on a deferred contract results in annuitization of a death benefit, commissions will be paid at the current annuitization rates.

1 All options may not be available.

2 Renewal commissions available beyond age 89. GRO periods cannot be selected beyond maturity date.

3 Based on age at receipt of premium. Additional premium will not be accepted beyond the maximum ages shown.

4 Commission for additional premium to contracts issued 8/1/97 to 7/1/03 and 6/30/05 to 3/16/09 will be 0.50% (GROs) or 0% (QIO).

Product and all features may not be available in all states.

Integrity Life Insurance Company, Cincinnati, OH, operates in DC and all states except NY, where National Integrity Life Insurance Company, Greenwich, NY, operates. Western-Southern Life Assurance Company, Cincinnati, OH, operates in DC and all states except NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group, Cincinnati, OH. IncomeSource single premium immediate annuity contract series ICC16 ENT-01 1701 & ENT-01 1701 NY. IncomeSource Select flexible premium deferred income annuity contract series ICC17 ENT-04 1708 and ENT-04 1708 NY. MultiVantage single premium deferred annuity contract with market value adjustment feature and interest rate enhancement series ICC17 INT-16 1701. New Momentum flexible premium deferred annuity contract series INT96 Rev., INT96 FRL, INT95, INT94, INT96 (NM2), INT 03-09 A, INT 03-09B, 11960CNQ-I-OR, NIL 04-04 NY and NIL 04-04-3 NY. SPDA Series II single premium deferred annuity contract series INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 NY.