

Indextra® Schedule of Commissions

For New Contract Sales Effective 7/1/25

Commission Code: 5

Indextra® (FIA)¹ and Indextra® NY (FIA)¹ - Collectively referred to as Indextra below.

	Withdrawal Charge Period	Older Owner Issue Age	Single Premium	Account Value Trail Commission ²
Option 1	5-Year	0-75	3.25%	N/A
		76-85	2.50%	N/A
	7-Year	0-75	5.25%	N/A
		76-85	4.25%	N/A
	10-Year	0-75	6.50% (6.00% in NY)	N/A
	76-85	N/A		
Option 2	5-Year	0-75	2.25%	0.25% yr 2+
		76-85	1.75%	0.25% yr 2+
	7-Year	0-75	2.75%	0.50% yr 2+
		76-85	2.00%	0.50% yr 2+
	10-Year	0-75	3.50%	0.50% yr 2+
			76-85	2.50%

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 state non-forfeiture 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.
- > Agency (Marketing Organization) will not pay compensation to a broker-dealer relating to the distribution of any fixed indexed annuity products issued by Integrity Life Insurance Company or National Integrity Life Insurance Company.

Commission rates are expressed as a percentage of the contribution. 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.
- > **Annuitization**
 - Commission is paid for partial and full annuitizations occurring in year 11+.
 - Commission, if applicable, will be based on IncomeSource levels at time of annuitization (see Fixed Annuity Commission Schedule).
 - No trail commissions will be paid on any annuitized contract.
 - If death of owner on a deferred contract results in annuitization of a death benefit, commissions will be paid based on IncomeSource levels at time of annuitization.

1 All options may not be available.

2 Trails paid monthly to the financial owner of the contract based on account value at month-end.

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

Indextra is a Single Premium Deferred Fixed Indexed Annuity issued by Integrity Life Insurance Company, Cincinnati, OH and National Integrity Life Insurance Company, White Plains, NY. Integrity operates in DC and all states except NY, where National Integrity Life operates. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group, Cincinnati, OH. Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406 and NIL-18 2307.