

# NewMomentum

Flexible Premium Deferred Annuity

## A Ladder Can Be a Great Financial Tool!

Predicting whether interest rates will go up or down is impossible. So locking in the optimum interest rate for your retirement savings can be tricky. Since you can't foresee the future, you may not know which guaranteed interest rate duration is the best fit. If you lock in a long-term guaranteed rate of maybe 6, 7 or 10 years, another better rate may be waiting just around the corner.

On the other hand, if rates go down your longer-term interest rate guarantee will be secure. That's why "laddering" fixed investments is a great financial tool. Laddering can help reduce your risk of locking in less-than-optimal fixed interest rates.

Here's how it works: You invest in several fixed rates for varied lengths of time. Just as you would use the rungs of a ladder to pace your steps, you have a varied financial path.

For example, when rates go up, a short-term duration such as two, three or five years will mature, allowing you to reinvest at the higher rate.

If rates go down, having locked in a longer duration such as 6, 7 or 10 years will secure current rates.

Either way, you've taken a solid step to ensuring your fixed investments are diversified. Lower rates and higher rates from different durations blend into a competitive average yield — and you avoid that long-term, low-rate lock.

NewMomentum, a flexible premium deferred annuity\*, offers six different "rungs," or guaranteed rate options (GROs) ranging from 2 to 10 years. Work with your financial representative to choose the right mix of short- and long-term rate durations. Plus, with a 10% penalty-free withdrawal provision, you have access to some of your money without company penalties.

**To learn more about using a ladder as a financial tool, visit us at [www.wsfinancialPartners.com](http://www.wsfinancialPartners.com) or call:**

Your  
Integrity Companies  
Representative



*Your ladder isn't just for climbing! It's also an inspiration for a great financial tool!*

\* NewMomentum is a single premium deferred annuity in Oregon.

Maximum issue age for NewMomentum is 85, unless a lower maximum issue age is mandated by state. No transfers of existing funds or internal transfers may be made into this offering. 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. Early withdrawal charge for each premium payment is 8% in the first year, 7% in year 2, 6% in year 3, 5% in year 4, 4% in year 5, 3% in year 6, 2% in year 7 and 0% thereafter for Integrity states. For National Integrity states, withdrawal charges are 7%, 6%, 5%, 4%, 3%, 2%, 1% and 0%, respectively. NewMomentum is issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, members of Western & Southern Financial Group. Integrity operates in all states except ME, NH, NY and VT, where National Integrity has operating authority. For use with contract series INT96 Rev., INT96 FRL, INT96 (NM2), INT95, INT94, INT 03-09 A, INT 03-09B, INT 05-09, 11960CNQ-I-OR, NIL 04-04 NY and NIL04-04-3 NY.

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

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