

Product Summary

Feature Sheet

Contract type

Flexible Premium Deferred Annuity

Issuer/distributor

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

Guaranteed Rate Options

Guaranteed rate options (GROs): 2-, 3-, 5-, 7- and 10-year options are available. Interest rates are declared by National Integrity and are compounded daily to an annual effective yield equal to the guaranteed rate.

Separate account safety

All assets are held in a separate account established by National Integrity Life Insurance Company. As a separate account, these assets may not be used to satisfy any general liabilities of National Integrity.

Minimum guaranteed interest rate

Minimum interest guarantee as defined in your annuity contract.

Interest rate enhancement

Interest rate enhancement is .75% over GRO base rates during the first year of each contribution.

Tax qualified/nonqualified

Tax qualified and nonqualified rollovers. Traditional and Roth IRAs are available. New *MOMENTUM* may be a suitable option under a KEOGH, 401(k), SEP and other qualified plans. Different rules apply for qualified plans. Please consult your plan administrator or tax advisor for details.

Annuitant issue ages

0–85; Issue age beyond 70½ is not recommended for qualified plans without consulting a tax advisor.

Maximum contract size

\$1,000,000 without prior company approval
\$250,000 at issue ages 76–82

Minimum contributions

\$2,000 tax qualified
\$5,000 nonqualified
\$1,000 Additional contribution (\$100 electronic funds transfer)

Minimum withdrawals

Regular: \$300
Systematic: \$100

Free withdrawal provision

Partial withdrawals on GROs are available immediately for up to 10% of 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 or minimum required distributions (MRDs).

Withdrawal charges

Charges are contribution based and are imposed on full withdrawals. This charge is also applied to the amount of a partial withdrawal that exceeds 10% of the account value annually.

Contribution Anniversary	0	1	2	3	4	5	6	7+
Withdrawal charge	7%	6%	5%	4%	3%	2%	1%	0%

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.

Market value adjustment (MVA)

An MVA occurs only if you make an early withdrawal, transfer or annuitize funds outside the 30-day window prior to the expiration of the GRO guarantee period. The MVA can be either positive or negative. Generally, if interest rates have fallen since you purchased your annuity, your account value will increase. If interest rates have risen, your account value will decrease. However, the adjusted value will never be less than the allocated principal plus the minimum interest guarantee as defined by your annuity contract. Withdrawal charges may be applicable which may invade principal and minimum guarantee.

Policy fees

None

Transfers

Easy transfers can be made to other New *MOMENTUM* GROs at the end of the guarantee period. No MVA applies on transfers from GROs 30 days prior to the end of the current guarantee period. If you do not choose a new guarantee period, your guarantee will renew at the same duration initially selected.

Minimum transfer amount is \$1,000.

Death benefit

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

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- 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.
 - New *MOMENTUM* and/or all its features are not available or may vary by state.
 - This brochure reflects National Integrity's understanding of the current federal tax laws and contains information of a general nature. The information provided is not intended to be legal or tax advice. All general account guarantees are based on the claims-paying ability of the insurance company. All options with guaranteed interest rates 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. National Integrity suggests that you consult your tax advisor or attorney as to the applicability of this information to your personal situation.

Annuities and insurance products are not deposits or obligations of, or guaranteed by any bank, nor are they insured by the FDIC; they are subject to investment risks, including possible loss of the principal amount invested.

