# Fixed Annuity Commission Schedule effective 1/27/2009

**Commission Code: 5**

| **New*MOMENTUM* II** | **Issue Ages** | **Contributions-All Years** |
|---|---|---|
| 2,3,5,6,7,10 year Guaranteed Rate Option (GROs) | 0-79 | 5.00% |
| | 80-85 | 3.00% |
| QIO Enhanced Rate Offering | 0-79 | 3.00% |
| | 80-85 | 1.00% |
| **SPDA Series II** | **Issue Ages** | **Contributions-First Year** |
| 1 and 3 year guarantee period | 0-79 | 5.00% |
| | 80-85 | 3.00% |
| 5 year guarantee period | 0-79 | 4.00% |
| | 80-85 | 2.00% |
| **MOMENTUM *Advantage*®** | **Issue Ages** | **First Year or Renewal Contributions** |
| 4 Year GRO | 0-79 | 2.00% |
| | 80-86 | .50% |
| 5 Year GRO | 0-79 | 2.50% |
| | 80-86 | .50% |
| 7 Year GRO | 0-79 | 3.00% |
| | 80-85 | 1.00% |
| 10 Year GRO | 0-79 | 3.50% |
| | 80-83 | 1.50% |

| **IncomeSource®** | **Issue Ages** | **5-9 Year Certain Payout Option** | **All Life Payout Options, 10 Year Period Certain or Longer** |
|---|---|---|---|
| | 0-95 | 3.00% | 3.75% |

| **IncomeSource® *Select* *** | **Issue Ages** | **Life with or without Period Certain** |
|---|---|---|
| | 35-87 | 3.75% |

| **Annuitization (for New*MOMENTUM* II, SPDA Series II and MOMENTUM *Advantage*)** | **5-9 Year Certain Payout Option** | **All Life Payout Options, 10 Year Period Certain or Longer** |
|---|---|---|
| 1st Year Annuitizations | 3.00% | 3.75% |
| Annuitizations Years 2-5 | 0.00% | 0.00% |
| Annuitizations Years 6+ | 3.00% | 3.75% |

| **Annuitization of Death Benefit** |
|---|
| If the death of the annuitant on a deferred contract results in the annuitization of a death benefit, commissions will be paid at the current applicable annuitization commission rate found in the table above. |

**This schedule is effective 1/27/09 and is to be used in conjunction with the Fixed Product Sales Agreement between company and agent. This schedule supersedes all other addenda or schedules. Commission rates are expressed as a percentage of the premium or contribution. Commissions are <u>not</u> paid on any contract when an existing Western & Southern Financial Group company contract is surrendered or cancelled under the free look provision to purchase another Western & Southern Financial Group company contract for the same owner.**

- **New*MOMENTUM* II and MOMENTUM *Advantage*** have a 100% commission chargeback for the first six months on free looks, partial withdrawals and full surrenders.
- **SPDA Series II** has a 100% commission chargeback for the first six months and a 50% commission chargeback for the second six months on free looks, partial withdrawals and full surrenders.
- The **SPDA Series II** 5-year guarantee period is not available to transfers from any other Integrity or National Integrity fixed or variable annuity.
- This commission rate schedule change is for a special customer value program providing enhanced crediting rate offering in the **SPDA Series II** 5-year Guarantee Rate Period only.
- Commission rates for the **SPDA Series II** 5-year guarantee period are subject to immediate change upon written notice.
- **IncomeSource** and **IncomeSource *Select*** have a 100% commission chargeback on free looks and **IncomeSource *Select*** has a 100% chargeback for full surrenders during the first six months.
- Renewal commissions for **MOMENTUM *Advantage*** will be paid according to the attained age and commission rate in effect at renewal and will not be subject to any chargeback provisions. However if the contract is annuitized during the 12 months immediately after renewal, there will be a commission adjustment. The total commissions paid in that period will equal the amount in the Annuitization section above.
- No trail commissions will be paid on any annuitized contract. If a contract is annuitized during the first year, there will be a commission adjustment so that the total commissions paid during the first year equals the amount in the Annuitization section above.
- Commission chargeback provisions apply for first-year annuitizations depending on the annuity option selected, but not to exceed the difference between commissions allowed on first-year deferred annuity contributions and first-year annuitizations. There will be no commissions paid on annuitizations in contract years two through five.
- 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.

* **IncomeSource *Select*** is not available in all states.

Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY, are members of Western & Southern Financial Group. National Integrity is authorized to sell annuities in NY, NH, VT and ME.