

JourneyMark and JourneyMark with Cascade Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	172%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	252%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	245%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	80%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	134%	N/A
S&P 500® Index, 1-Year Point-to-Point	47%	N/A
Fixed Interest Option	N/A	4.20%

Rates are effective 9/15/2026, and subject to change.

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

JourneyMark with Expanse Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	205%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	295%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	277%	N/A
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	95%	N/A
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	156%	N/A
S&P 500® Index, 1-Year Point-to-Point	55%	N/A
Fixed Interest Option	N/A	5.00%
Benefit Base Cap Rate	15%	

Rates are effective 9/15/2026, and subject to change.

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

JourneyMark 7 and JourneyMark 7 with Cascade Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	185%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	267%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	260%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	170%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	242%	N/A
S&P 500® Index, 1-Year Point-to-Point	50%	N/A
Fixed Interest Option	N/A	4.50%

Rates are effective 9/15/2026, and subject to change.

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

JourneyMark 7 with Expanse Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	217%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	310%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	292%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	200%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	282%	N/A
S&P 500® Index, 1-Year Point-to-Point	58%	N/A
Fixed Interest Option	N/A	5.30%
Benefit Base Cap Rate	15%	

Rates are effective 9/15/2026, and subject to change.

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

JourneyMark 5

Five-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	185%	N/A
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	267%	N/A
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	260%	N/A
Goldman Sachs Mariner Index, 1-Year Point-to-Point	170%	N/A
Goldman Sachs Mariner Index, 2-Year Point-to-Point	242%	N/A
S&P 500® Index, 1-Year Point-to-Point	50%	N/A
Fixed Interest Option	N/A	4.50%

Rates are effective 9/15/2026, and subject to change.

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50% or the rate shown on your contract's data page.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE JOURNEYMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

Issued by:



**Integrity Life
Insurance Company**

A member of Western & Southern Financial Group

Rate Lock Information

To receive the declared rate and participation rates in effect on the date the application is signed, for cash with application, the premium and application must be received in good order within 10 calendar days of the date the application is signed. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the date the application is signed, and all premium must be received within 60 calendar days of the date the application is signed. If these deadlines are not met, the declared rate and participation rates will be those in effect on the contract's sweep date (the date premium is allocated to the allocation options).

Citi Flexi-Beta 5 Excess Return Index Disclosure:

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Integrity Life Insurance Company ("Integrity") or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Flexi-Beta 5 ER Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor JourneyMark (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX, THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi Flexi-Beta 5 ER Index.

Goldman Sachs Mariner Index and Goldman Sachs Pathfinder Index Disclosure:

This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman, Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product, JourneyMark, that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying this fixed indexed annuity, particularly, the ability of the GS Mariner Index or the GS Pathfinder Index to perform as intended, the merit (if any) of obtaining exposure to the GS Mariner Index or GS Pathfinder Index, or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the GS Mariner Index and GS Pathfinder Index. GOLDMAN SACHS AND ITS THIRD PARTY DATA PROVIDER DO NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS MARINER INDEX AND GS PATHFINDER INDEX, INDEX DATA OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS AND ITS THIRD PARTY DATA PROVIDERS EXPRESSLY DISCLAIM ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS MARINER INDEX AND GS PATHFINDER INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

S&P 500 Disclosure:

The S&P 500® is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Integrity Life Insurance Company (Integrity Life). S&P®, S&P 500®, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Integrity Life. It is not possible to invest directly in an index. Integrity's fixed indexed annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Integrity fixed indexed annuities or any member of the public regarding the advisability of investing in securities generally or in Integrity fixed indexed annuities particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Integrity Life with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Integrity Life or the Integrity fixed indexed annuities. S&P Dow Jones Indices have no obligation to take the needs of Integrity Life or the owners of Integrity fixed indexed annuities into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Integrity fixed indexed annuities. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY INTEGRITY LIFE, OWNERS OF INTEGRITY FIXED INDEXED ANNUITIES OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND INTEGRITY LIFE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

JourneyMark is issued by Integrity Life Insurance Company, Cincinnati, OH, which operates in DC and all states except NY. Product and feature availability, as well as benefit provisions, vary by state. See your financial professional for details and limitations. For use with Modified Single Premium Deferred Annuity Contract With Indexed Interest Options and Market Value Adjustment Feature series ICC20 INT-17 2004, ICC20 IR.39 GLWB 2004, ICC20 IR.40 ELG 2004, ICC20 IR.41 AB 2004, ICC20 IR.42 2004 WWC, ICC20 IE.47 SI-OY-PTP 2004, ICC20 IE.46 SI-MY-PTP 2004, ICC20 IE.48 SI-MY-HWM 2004.

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. Both companies are members of Western & Southern Financial Group. JourneyMark products are designed and exclusively marketed by Legacy Marketing Group®, an independent agency. JourneyMark is a registered service mark of Legacy Marketing Group. Issuer has sole financial responsibility for its products. Payment of

benefits under this annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurance company. Products are backed by the full financial strength of Integrity.

No bank guarantee. • Not a deposit. • May lose value. • Not FDIC/NCUA insured. • Not insured by any federal government agency.