

PRODUCT SUMMARY

Contract Type	Single Premium Immediate Annuity
Issuer	Issued by National Integrity Life Insurance Company, Goshen, New York.
Issue Ages	0 - 90 (see age-related notes below)
Minimum Premium	\$10,000 or the premium required to purchase a minimum monthly income payment of \$100, whichever is higher.
Maximum Contract Size	\$1 Million
Tax Qualified/ Non-Qualified	Both are accepted.
Premium Taxes	Included in rates, calculated by state of residence.
Income Frequencies Available	Monthly, quarterly, semiannually and annually. Payments will be made via direct deposit to customer's checking or savings account.
Income Payout Options	<p>Guaranteed Period (<i>Fixed Period Certain</i>) Equal payments for a set period of time. Ages 70 and under: issued for periods from 5 to 30 years. Ages 71 and above: issued up to a (maximum) period of years of 100 <i>minus</i> the annuitant's age.</p> <p>Guaranteed Lifetime and other variations (<i>Lifetime Payouts, life with period certain and refund certain</i>) A lifetime income payment stream,* including lifetime with a set number of years, joint lifetime and lifetime with guaranteed return of remaining premium (initial deposit minus payments sent). Issue ages: 0 - 85 Issue ages 86 and higher require a set period of years. <i>Refund Certain</i> provides for the continuation of payments until refund fulfilled – no conversion to lump sum.</p>
Increasing Payout Option	Allows for an automatic 1%, 2% or 3% annually compounded increase in the payout amount. This option must be selected at issue. This feature is not tied to any index or inflation rate.

* Lifetime-only income payment streams don't provide a benefit to survivors.

IncomeSourceSM and/or all features may not be available in all states.

