

**Effective 10/31/11**  
Last Updated 10/31/11

## Momentum Advantage® – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>4-year GRO<sup>1</sup></b>	1.75%	1.00%	1.18%
<b>5-year GRO<sup>1</sup></b>	2.15%	1.40%	1.55%
<b>7-year GRO</b>	2.95%	2.20%	2.30%
<b>10-year GRO</b>	3.30%	2.55%	2.62%

## New Momentum – Flexible Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>QIO<sup>2</sup></b>	4.00%		
<b>2-year GRO</b>	1.75%	1.00%	1.37%
<b>3-year GRO</b>	1.75%	1.00%	1.25%
<b>5-year GRO</b>	1.85%	1.10%	1.25%
<b>6-year GRO</b>	2.10%	1.35%	1.47%
<b>7-year GRO</b>	2.60%	1.85%	1.95%
<b>10-year GRO</b>	2.85%	2.10%	2.17%

## SPDA Series II – Single Premium Deferred Annuity

	First-Year Rate	Rate for Remainder of Guaranteed Period	Average Annual Rate
<b>1-year</b>	2.70%		
<b>3-year</b>	2.60%	1.60%	1.93%
<b>5-year<sup>3</sup></b>	1.95%	1.95%	1.95%

Applications received prior to the effective date will lock in the previous rate.

*Visit National Integrity online at [WSFinancialPartners.com](http://WSFinancialPartners.com). This rate sheet provided courtesy of:*

1 Momentum Advantage 4- and 5-Year GROs are not available in New York.

2 The .75% GRO rate enhancement in the first year is not provided when participating in the QIO. Transfers of existing funds or internal conversions of existing National Integrity contracts may not be made into the QIO. National Integrity retains the right to modify this special. At the end of one year from the deposit date, the QIO interest rate will revert to the then declared rate. Reduced commission on funds deposited into the QIO account applies during this special rate offer.

3 Increased rate available for 5-year guaranteed period only (reduced commissions apply). Transfers of existing funds or internal conversions of existing National Integrity contracts may not be made into the SPDA.

Rates are subject to change.

Payments of benefits under the 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 insurer. Annuities are issued and guaranteed by National Integrity Life Insurance Company, Goshen, NY, a member of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state and by product. For use with contract series NIL 04-04 NY, NIL 04-04-3 NY, INT 04-03, NIL 03-02-2 NY and NIL 03-02-3 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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## RISK MANAGEMENT FINANCIAL SOLUTIONS

# Variable Annuities Rate Announcement



National Integrity Life Insurance Company

A member of Western & Southern Financial Group

Effective 9/30/11  
Last Updated 10/31/11

AdvantEdge – Flexible Premium Variable Annuity						
STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
1.00%	1.00%	1.00%	1.00%	1.00%	1.35%	1.45%
AnnuChoice® – Flexible Premium Variable Annuity						
STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
3.50%	1.50%	1.00%	1.00%	1.05%	1.80%	1.95%
Pinnacle – Flexible Premium Variable Annuity						
STO-6 month*	STO-12 month*	2 Year GRO	3 Year GRO	5 Year GRO	7 Year GRO	10 Year GRO
3.50%	1.50%	1.00%	1.00%	1.00%	1.50%	1.75%
VAROOM <sup>SM</sup> – Flexible Premium Variable Annuity						
STO-6 month*	STO-12 month*					
1.00%	1.00%					

Applications received prior to the effective date will lock in the previous rate.

*Rate sheet provided courtesy of:*

*Visit us online at [WSFinancialPartners.com](http://WSFinancialPartners.com)*

\* Systematic Transfer Options rate effective 8/31/11.

Rates are subject to change.

Payment of benefits under the 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 insurer. There is no guarantee of the investment performance or safety of the variable investment options in this variable annuity.

Annuities are issued and guaranteed by National Integrity Life Insurance Company, Goshen, NY and distributed by **Touchstone Securities, Inc.\***, Cincinnati, OH, both members of Western & Southern Financial Group. Product and feature availability, as well as benefit provisions, vary by state and by product.

Investment return and principal value of an investment in a variable annuity will fluctuate, so units, when redeemed may be worth more or less than their original cost.

**An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the product and fund prospectuses. For prospectuses containing complete information visit [WSFinancialPartners.com](http://WSFinancialPartners.com) or call 800.433.1778. Please read the prospectuses carefully before investing or sending money.**

\* A registered broker-dealer and member FINRA/SIPC.

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