

CONTRACT SCHEDULE PAGE

PRIMARY OWNER: JAMES J SMALL
JOINT OWNER:
OWNER'S BENEFICIARY: Shown on Addendum. Succeeds Primary Owner upon death
PRIMARY ANNUITANT: JAMES J SMALL
ANNUITANT'S BENEFICIARY: Shown on Addendum. Receives Death Benefit upon Annuitant's death
CONTRACT NUMBER: 2100277026
CONTRACT DATE: 7/10/2012
MAXIMUM RETIREMENT DATE: Last Annuitant's 100th Birthday
CONTRACT TYPE: Individual Retirement Annuity
DEATH BENEFIT DATE(S): Date we receive due proof of last Annuitant's death
INITIAL CONTRIBUTION: \$ 18,193.78

**GUARANTEE PERIODS AND
GUARANTEED INTEREST RATES**

Minimum Nonforfeiture Rate: 1% This rate is the result of using the average of the five-year Constant Maturity Treasury Rate reported by the Federal Reserve for the first five business days of April or October (depending on when the result is calculated in accordance with the Company's business practices and filed with the Department of Insurance) prior to your Contract Date, rounded to the nearest 1/20th of 1%, less 1.25%, as provided by law. This rate will not change during the life of your contract.

Guaranteed Minimum Interest Rate: 1%
This rate is equal to the Minimum Nonforfeiture Rate plus 0% and will not change during the life of your contract.

**Initial Guarantee Periods and
Guaranteed Interest Rates:**

N/A One Year

	First 12 Months	Remaining Years
Three Year:	2.3 %	1.3 %
Five Year:	N/A	N/A
Seven Year:	N/A	N/A

Capitalized terms shall have the meaning set forth above or elsewhere in your Contract

COMPANY CHARGES

Withdrawal Charges:

<u>Contract Year</u>	<u>Percentage</u>
First	7%
Second	7%
Third	7%
Fourth	6%
Fifth	5%
Sixth	4%
Seventh	3%

FREE WITHDRAWAL

Free Withdrawal Percentage: 10%

MINIMUM AMOUNTS

Minimum Account Value: \$1,000

Minimum Annuity Payment \$100



Capitalized terms shall have the meaning set forth above or elsewhere in your Contract

WITHDRAWAL CHARGE WAIVERS

MRD Withdrawal Waiver: Minimum Required Distributions (***MRD***) are Partial Withdrawals required to be distributed under the Internal Revenue Code of 1986, as now or hereafter amended (***Code***) and affect the withdrawal terms of your Contract. If your Contract is issued as a Qualified Annuity meeting the requirements as a TSA, IRA, Defined Contribution Plan or Defined Benefit Plan as defined by the Code and further defined by endorsement to your Contract, we will waive Withdrawal Charges that would ordinarily be applied to Excess Withdrawals.

Additional requirements include:

- (1) The Owner must be age 70-1/2 or older;
- (2) The Partial Withdrawal requested cannot exceed the Minimum Required Distribution amount allowed to be distributed as defined by the Code, and
- (3) the amount is made payable to the Owner.

This waiver does not apply to withdrawals requested to satisfy minimum required distributions from other tax-qualified investments (including other tax-qualified investments issued from the Company) that you may own if you elected the "alternative method" as described in Notice 88-38, 1988-1 C.B. 524.

Spousal Continuation Withdrawal Waiver: We will waive any remaining Withdrawal Charges applicable to Partial or Full Withdrawals made after Spousal Continuation becomes effective. For purposes of this waiver, Spousal Continuation is defined under the "Owner-Death Distribution Rules - Spousal Continuation" section of your Contract.

Nonspousal Continuation Withdrawal Waiver: We will waive any remaining Withdrawal Charges applicable to withdrawals made after the Irrevocable Income Payout Option is in effect. For purposes of this waiver, Nonspousal Continuation is defined under the "Owner-Death Distribution Rules - Nonspousal Continuation" section of your Contract

Integrity Life
PO 5720
Cincinnati OH 45273

Capitalized terms shall have the meaning set forth above or elsewhere in your Contract

**ANNUITY TABLE
FOR
IRAS AND NON-QUALIFIED CONTRACTS**

ANNUITY BENEFIT PAYABLE ON THE LIFE ANNUITY FORM

**FIXED ANNUITY BENEFIT
WITH 10 YEARS OF PAYMENTS GUARANTEED
(Minimum Monthly Income per \$1,000 of Account Value)**

Based on an Annuity Payout Interest Rate of 1% and the
Annuity 2000 Mortality Table with Projection Scale G on an Adjusted Age basis.

Adjusted Age	Males	Females
60	\$3.62	\$3.28
61	\$3.73	\$3.37
62	\$3.85	\$3.47
63	\$3.97	\$3.58
64	\$4.10	\$3.70
65	\$4.23	\$3.82
66	\$4.38	\$3.95
67	\$4.52	\$4.08
68	\$4.68	\$4.22
69	\$4.84	\$4.38
70	\$5.01	\$4.54

Capitalized terms shall have the meaning set forth above or elsewhere in your Contract

ILLUSTRATION OF SURRENDER VALUE

The table below provides an illustration of the Account Value and Surrender Value for a 20-year period based on the following assumptions:

- A single \$3,000 Contribution is allocated solely to the 5-Year Initial Guarantee Period on the Contract Date;
- The Guaranteed Interest Rate credited during the Initial Guarantee Period is the Guaranteed Minimum Interest Rate of 1%;
- At the expiration of the Initial Guarantee Period and each subsequent Renewal Guarantee Period, the entire Account Value is transferred to the 1-year Renewal Guarantee Period;
- The Guaranteed Interest Rate credited during each Renewal Guarantee Period is the Minimum Guaranteed Rate of 1%; and
- No Partial Withdrawals are taken and no Taxes have been deducted.

Guaranteed Interest Rates are declared at annual effective rates, taking into account daily compounding of interest. Any Full or Partial Withdrawals during a Guarantee Period will lower your actual interest earnings credited.

The Account Values and Surrender Values shown below are for illustrative purposes only using the assumptions outlined above and do not reflect actual performance or current interest rates.

Contract Anniversary	Guaranteed Account Value	Guaranteed Surrender Value
1	\$3,030	\$3,000
2	\$3,060	\$3,000
3	\$3,091	\$3,000
4	\$3,122	\$3,000
5	\$3,153	\$3,011
6	\$3,185	\$3,070
7	\$3,216	\$3,130
8	\$3,249	\$3,249
9	\$3,281	\$3,281
10	\$3,314	\$3,314
11	\$3,347	\$3,347
12	\$3,380	\$3,380
13	\$3,414	\$3,414
14	\$3,448	\$3,448
15	\$3,483	\$3,483
16	\$3,518	\$3,518
17	\$3,553	\$3,553
18	\$3,588	\$3,588
19	\$3,624	\$3,624
20	\$3,661	\$3,661

Capitalized terms shall have the meaning set forth above or elsewhere in your Contract

CONTRACT SCHEDULE PAGE - ADDENDUM

CONTINGENT ANNUITANT –

ANNUITANT'S PRIMARY BENEFICIARY –

ALICE SMALL

TIM SMALL

OWNER'S PRIMARY BENEFICIARY –

ANNUITANT'S CONTINGENT BENEFICIARY –

KEITH SMALL

OWNER'S CONTINGENT BENEFICIARY –

Integrity Life Insurance Company

ENDORSEMENT

THIS ENDORSEMENT is attached to and made a part of your Contract. The effective date of this Endorsement shall be the same as the Contract Date. If any of the provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply. Except as modified by this Endorsement, the other terms and provisions of your Contract, and any endorsements and riders attached thereto, remain unchanged and in full effect.

The following provision is added to the Withdrawals and Transfers section of your contract:

Delay of Payments: We may delay payments or transfers from the Fixed Accounts, or payments from our General Account, for up to six months after the requested effective date of the transaction. If required, we will obtain state approval in advance of delaying any payment.



Jill T. McGruder, President



Edward J. Babbitt, Secretary



WAIVER OF WITHDRAWAL CHARGE RIDER

This rider has been attached to and made a permanent part of your Contract or Certificate as of the Contract or Certificate Date. Subject to the provisions of this Rider and your Contract or Certificate, we will provide the benefits described below.

HARDSHIP WITHDRAWALS:

You may request by Written Notice to make a full withdrawal or partial withdrawals (\$1,000 minimum) and we will waive the Withdrawal Charges in accordance with the terms and conditions set out below:

Medical Care Waiver: If you are confined, at the recommendation of a physician for medically necessary reasons for at least sixty (60) consecutive days, to:

- (1) a hospital licensed, or recognized as a general hospital, by the proper authority of the state in which it is located; or
- (2) a hospital recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or
- (3) a facility certified as a hospital by Medicare; or
- (4) a nursing home licensed by the state having a registered nurse on duty 24 hours a day; or
- (5) a facility certified by Medicare as a long-term care facility

You must provide proof of confinement which states that (1) you have been so confined for sixty (60) consecutive days prior to your Written Notice and (2) you were not so confined for any consecutive seven (7) day period within one (1) year of the Contract or Certificate Date. Written Request for any withdrawal or partial withdrawals must be made while you are still confined in such facility. Once the Medical Care Waiver election has been made, no additional Contributions will be accepted under your Contract or Certificate.

Terminal Illness: If you become terminal ill which shall mean one or both of the following qualifying events:

- (1) Any medical conditions which a physician certifies has reduced your expected life span to twenty-four (24) months or less.
- (2) Confinement in a custodial or skilled nursing facility, hospice or similar establishment, or receipt of home health services, or any combination of such confinement or receipt for such services for a period of at least three (3) months, with certification from your physician that you are disabled and expected to stay in such nursing facility, hospice or similar establishment or receive home health care services until death.

You must provide proof of such terminal illness which shall include, but not be limited to, (1) certification by a licensed physician who (i) has examined you and is qualified to provide such certification and (ii) is neither the Owner, the Annuitant or a family member of the Owner or the Annuitant and you were not terminally ill within one (1) year of the Contract or Certificate Date. We reserve the right to require a second opinion and to have you examined by a licensed physician of our choosing and at our expense.

Unemployment Waiver: If you become unemployed for at least one hundred and eighty (180) consecutive days.

You must provide proof of unemployment acceptable to us which may include, but not be limited to, a Determination Letter from a State Department of Labor indicating that you are currently receiving unemployment benefits and have been receiving such benefits for at least one hundred and eighty (180) consecutive days prior to the election of such Unemployment Waiver. This Unemployment Waiver shall be exercised only once and is not available if any Owner is receiving unemployment benefits within one (1) year of the Contract or Certificate Date.

This Rider is subject to all the exclusions, definitions and provisions of the Contract or Certificate, which are not inconsistent herewith. It will terminate when your Contract or Certificate terminates.

INTEGRITY LIFE INSURANCE COMPANY



Jill T. McGruder
President



Edward J. Babbitt
Secretary



TRADITIONAL INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

THIS ENDORSEMENT is attached to and made a part of the Annuity Contract (**Contract**) issued by Integrity Life Insurance Company (the **Company**) to qualify as an Individual Retirement Annuity (**IRA**) under Section 408(b) of the Internal Revenue Code, as amended (the **Code**). All references to Code Sections are to those Sections as may be amended and/or renumbered by the Internal Revenue Service (**IRS**) from time to time. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

The Contract is amended as follows:

- A. **OWNERSHIP:** The Annuitant must be an individual who is the sole **Owner** of the Contract. The Contract is established for the exclusive benefit of the Owner and the **Owner's Beneficiary**. The Owner may exercise all rights under the Contract during his or her lifetime. No joint ownership or contingent ownership is permitted.
- B. **NONFORFEITABLE AND NONTRANSFERABLE:** Except as provided by law, the Owner's interest in the Contract is nonforfeitable and nontransferable. The Contract may not be sold, assigned, discounted or pledged as collateral or as security for the performance of an obligation or for any other purpose, to any person, except that the IRA may be transferred to a former or separated spouse of the Owner under a divorce or separation instrument in accordance with Code Section 408(d)(6). In the event of such transfer, the transferee shall for all purposes be treated as the Owner under this IRA.
- C. **CONTRIBUTION LIMITS:**
1. **Contribution Types.** A Contribution must be in cash and may not include any amounts other than:
- (a) a **Rollover Contribution** (as permitted by Code Sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) and 457(e)(16));
 - (b) a Contribution made in accordance with the terms of a Simplified Employee Pension (**SEP Contribution**) as described in Code Section 408(k); and
 - (c) a Contribution (**Regular Contribution**) not to exceed the lesser of 100% of compensation or the amount permitted under Code Sections 219(b) and 408(b), as follows:
 - \$3,000 for any taxable year beginning in 2002 through 2004;
 - \$4,000 for any taxable year beginning in 2005 through 2007; and
 - \$5,000 for any taxable year beginning in 2008 and years thereafter.
- After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code Section 219(b)(5) (C). Such adjustments will be in multiples of \$500.
- In the case of an Owner who is 50 or older, the annual Regular Contribution limit is increased by:

\$500 for any taxable year beginning in 2002 through 2005; and
\$1,000 for any taxable year beginning in 2006 and years thereafter.

2. **Simple IRA.** No Contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code Section 408(p). Also, no transfer or rollover of funds attributable to Contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the two (2) year period beginning on the date the Owner first participated in that employer's SIMPLE IRA plan
3. **Refund of Contributions.** Any refund of Contributions, other than those attributable to excess Contributions, shall be subject to a tax penalty as set forth in the Code. Any excess Contribution will be refunded to you upon your request if your request is received by us prior to your tax return's due date for the year of Contribution. IRA Contributions that are returned may be subject to any Company charges or adjustments as outlined in the Contract.
4. **Minimum Contribution.** Any Contribution made to this IRA must be at least the minimum amount stated in the Contract.
5. **Contributions Not Permitted After Required Beginning Date.** Contributions are not permitted to be made after you attain the Required Beginning Date. The ***Required Beginning Date*** is the mandatory date where the Owner's entire interest under this IRA will commence to be distributed no later than April 1 following the calendar year in which such Owner attains age 70 1/2, or such later date as provided by the IRS.
6. **Compensation.** For purposes of Paragraph 1 above, ***Compensation*** is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code Section 401(c)(2) (reduced by the deduction the self-employed Owner takes for contributions made to a self-employed retirement plan). For purposes of this definition, Code Section 401(c)(2) shall be applied as if the term trade or business for purposes of Code Section 1402 included service described in Subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term ***Compensation*** shall include any amount includible in the Owner's gross income under Code Section 71 with respect to a divorce or separation instrument described in Subsection (A) of Code Section 71(b)(2).

D. REQUIRED DISTRIBUTIONS:

1. **Generally.** Notwithstanding any provision of this IRA to the contrary, the distribution of the Owner's interest shall be made in accordance with the requirements of Code Section 408(a)(6) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under Paragraph D.3(c) of this Endorsement) must satisfy the requirements of Code Section 408(a)(6) and the regulations thereunder, rather than Paragraph D.2 of this Endorsement.

If the Owner dies before the entire interest has been distributed and if the designated Owner's Beneficiary is someone other than the Owner's surviving spouse, no additional IRA Contributions may be accepted. Additionally, if the designated Owner's Beneficiary is someone other than the Owner's surviving spouse, your IRA may be divided into a separate account for each designated Owner's Beneficiary if elected by December 31 of the year after your death.

2. **Distributions During Owner's Life.** On or before the Required Beginning Date, the Owner's entire interest will be distributed over: entire interest will be distributed over:

- (a) The life of such Owner or the lives of such Owner and his or her designated Owner's Beneficiary; or
- (b) a period certain not extending beyond the life expectancy of such Owner or the joint and last survivor expectancy of such Owner and his or her designated Owner's Beneficiary.

Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of Section 1.401(a)(9)-6T of the Temporary Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of Section 1.401(a)(9)-6T.

The distribution periods described in Paragraph D.2(b) above cannot exceed the periods specified in Section 1.401(a)(9)-6T of the Temporary Income Tax Regulations (except as otherwise provided by applicable Federal tax law).

If the Owner's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the Required Beginning Date occurs) will be made in accordance with the requirements of Code Section 401(a)(9) and the regulations thereunder.

If annuity payments commence on or before the Required Beginning Date, the first required payment can be made as late the Required Beginning Date and must be the payment that is required for one (1) payment interval. The second payment need not be made until the end of the next payment interval.

3. **Distributions After Owner's Death.**

- (a) If the Owner dies on or after required distributions commence, the remaining portion of the Owner's interest will continue to be distributed at least as rapidly as under the periodic payment option selected, as defined by the IRS under Code Section 401(a)(9)(B)(i)(II) and the regulation thereunder.
- (b) If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
 - (i) If the designated Owner's Beneficiary is someone other than the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the remaining life expectancy of the designated Owner's Beneficiary, with such life expectancy determined using the age of the Owner's Beneficiary as of the Owner's Beneficiary's birthday in the year following the year of the Owner's death, or, if elected, in accordance with Paragraph D.3(b)(iii) below.

- (ii) If the Owner's sole designated Beneficiary is the Owner's surviving spouse, the entire interest will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have reached the Required Beginning Date, if later), over such spouse's life, or, if elected, in accordance with Paragraph D.3(b)(iii) below. If the surviving spouse dies before required distributions commence to the surviving spouse, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of the beneficiary's birthday in the year following the death of the spouse, or, if elected, will be distributed in accordance with Paragraph D.3(b)(iii) below. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the contract option originally selected by the surviving spouse.
 - (iii) If there is no designated Owner's Beneficiary, or if applicable by operation of Paragraphs D.3(b)(1) or D.3(b)(2) above, the entire interest will be distributed by the end of the calendar year containing the fifth (5th) anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under Paragraph D.3(b)(ii) above).
 - (iv) Life expectancy is determined using the Single Life Table in Q&A-1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated Owner's Beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the Owner's Beneficiary's age in the year specified in Paragraphs D.3(b)(i) or D.3(b)(ii) and reduced by one (1) for each subsequent year.
- (c) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of Section 1.408-8 of the Income Tax Regulations. Also prior to the date that annuity payments commence on an irrevocable basis (except for acceleration), the "interest" in the Contract includes the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits, if any.
 - (d) For purposes of Paragraphs D.3(a) and D.3(b) above, required distributions are considered to commence on the Owner's Required Beginning Date or, if applicable, on the date distributions are required to begin to the surviving spouse under Paragraph D.3(b)(ii) above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of Section 1.401(a)(9)-6T of the Temporary Income Tax Regulations, then required distributions are considered to commence on the periodic payment starting date.

4. Extended IRA Distributions.

- (a) The following additional options are available if the sole designated Owner's Beneficiary is the surviving spouse. The surviving spouse may elect one of the following options:
 - (i) to treat the IRA as their own IRA (*Spousal Rollover*);
 - (ii) to be treated as an Owner's Beneficiary under the Contract. If such election is made, the entire Owner's Beneficiary's interest will be completed by December 31 of the calendar year containing the fifth (5th) anniversary of the Owner's death; or
 - (iii) that the entire Owner's Beneficiary's interest under the Contract will be paid in periodic payments at least annually made over the life or life expectancy of the surviving spouse, provided distributions shall not be required to commence earlier than December 31 of the calendar year immediately following the calendar year in which the Owner died.

Option (i) will be deemed to have been made if such surviving spouse makes a Contribution to the IRA or fails to take Required Distributions as an Owner's Beneficiary.

- (b) If the designated Owner's Beneficiary is an individual other than the surviving spouse, the entire interest is required to be paid before December 31 of the calendar year containing the fifth (5th) anniversary from the Owner's death. The following distribution options are available for election:
 - (i) Paid in a lump sum; or
 - (ii) Paid in periodic payments at least annually made over the life or over a period certain not greater than the life expectancy of the designated beneficiary.

Lump Sum shall mean the same as a Full Withdrawal or Surrender under your Contract.

- (c) The amount required to be distributed each calendar year under Paragraphs D.4(a)(iii) or (b)(ii) above shall not be less than the quotient obtained by dividing the balance in the account as of the end of the preceding calendar year by the beneficiary's applicable life expectancy (as determined below).
- (d) Life expectancy is computed by use of the expected return multiples in Single Life Table in Section 1.401(a)(9)-9 of the Income Tax Regulations. If the designated beneficiary is the Owner's surviving spouse, then the surviving spouse's life expectancy shall be recalculated annually. In the case of any other designated Owner's Beneficiary, life expectancies shall be calculated using the attained age of such Owner's Beneficiary during the calendar year in which distributions are required to begin pursuant to Paragraph D.1(a)(iii) or (b)(ii) above, and payment for any subsequent calendar years shall be calculated based on such life expectancy reduced by one (1) for each calendar year which has elapsed since the calendar year life expectancy was first calculated.

E. ANNUAL REPORTS: The Company shall furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue, if any.

- F. **AMENDMENTS:** Any amendment, and related regulations thereunder, may be made from time to time as may be necessary to comply with the provisions of the Code, as amended. We will obtain all necessary approvals including, where required, that of the Owner and will send you a copy of the Endorsement that modifies your Contract. We will not be responsible for any adverse tax consequences resulting from the rejection of such amendment.
- G. **RESPONSIBILITY OF THE PARTIES:** The Company shall not be responsible for any penalties, taxes, judgments or expenses incurred by the Owner in connection with this IRA and shall have no duty to determine whether any Contributions to or distributions from this IRA comply with the Code, regulations or rulings.
- H. **GROUP CONTRACT:** If this Endorsement is used with a certificate issued under a group contract, the term Owner refers to the Participant/Annuitant and the term Contract refers to your Certificate.
- I. **SINGLE PREMIUM CONTRACTS:** If the Contract to which this Endorsement is attached is a Single Premium Annuity, no Contributions of any kind will be accepted after the first Contribution is made and accepted by the Company unless otherwise provided in your Contract.
- J. **STATE REQUIREMENTS:** In Pennsylvania, the term Contribution is hereby replaced with Premium throughout this Endorsement.

INTEGRITY LIFE INSURANCE COMPANY



Jill T. McGruder
President



Edward J. Babbitt
Secretary

1 Lauren Gram — A: speed dial
2 County COX — B: schedule data
3 Amanda Pect — C: fake books
4 Terry Hobb — D: pimpin' popp
5 B. B. Messing — E: dog cleaning
6 Maria Cross — F: racism

CONTRACT VALUES

The table below illustrates the change in value of an initial deposit of \$1,000. The assumed rate of interest is the guaranteed minimum interest rate shown in your contract. The Surrender Value assumes the same schedule of surrender charges shown in your contract, and that no other withdrawals have occurred except a withdrawal of the full value available at the end of the contract year shown.

No other guarantees, bonus amounts or other enhancements are included in the calculation of values.

<u>Contract Year</u>	<u>Contract Value</u>	<u>Contract Surrender Value</u>
1	\$1,010.00	\$939.30
2	\$1,020.10	\$948.69
3	\$1,030.30	\$958.18
4	\$1,040.60	\$978.16
5	\$1,051.01	\$998.46
30	\$1,347.85	\$1,347.85
35	\$1,416.61	\$1,416.61
40	\$1,488.88	\$1,488.88

This illustration of values is required by Internal Revenue Service regulation and does not nor does it intend to portray your contract's actual experience. Please contact the person who sold you this contract or the Company issuing it to obtain a more specific illustration of potential growth the product you purchased.

**NOTICE OF PROTECTION PROVIDED BY
CALIFORNIA LIFE AND HEALTH INSURANCE GUARANTEE ASSOCIATION**

This notice provides a brief summary regarding the protections provided to policyholders by the California Life and Health Insurance Guarantee Association ("the Association"). The purpose of the Association is to assure that policyholders will be protected, within certain limits, in the unlikely event that a member insurer of the Association becomes financially unable to meet its obligations. Insurance companies licensed in California to sell life insurance, health insurance, annuities and structured settlement annuities are members of the Association. The protection provided by the Association is not unlimited and is not a substitute for consumers' care in selecting insurers. This protection was created under California law, which determines who and what is covered and the amounts of coverage.

Below is a brief summary of the coverages, exclusions and limits provided by the Association. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations or the rights or obligations of the Association.

COVERAGE

- **Persons Covered**

Generally, an individual is covered by the Association if the insurer was a member of the Association and the individual lives in California at the time the insurer is determined by a court to be insolvent. Coverage is also provided to policy beneficiaries, payees or assignees, whether or not they live in California.

- **Amounts of Coverage**

The basic coverage protections provided by the Association are as follows.

- **Life Insurance, Annuities and Structured Settlement Annuities**

For life insurance policies, annuities and structured settlement annuities, the Association will provide the following:

- **Life Insurance**
 - 80% of death benefits but not to exceed \$300,000
 - 80% of cash surrender or withdrawal values but not to exceed \$100,000
- **Annuities and Structured Settlement Annuities**
 - 80% of the present value of annuity benefits, including net cash withdrawal and net cash surrender values but not to exceed \$250,000

The maximum amount of protection provided by the Association to an individual, for all life insurance, annuities and structured settlement annuities is \$300,000, regardless of the number of policies or contracts covering the individual.

- **Health Insurance**

The maximum amount of protection provided by the Association to an individual, as of April 1, 2011, is \$470,125. This amount will increase or decrease based upon changes in the health care cost component of the consumer price index to the date on which an insurer becomes an insolvent insurer.

COVERAGE LIMITATIONS AND EXCLUSIONS FROM COVERAGE

The Association may not provide coverage for this policy. Coverage by the Association generally requires residency in California. You should not rely on coverage by the Association in selecting an insurance company or in selecting an insurance policy.

The following policies and persons are among those that are excluded from Association coverage:

- A policy or contract issued by an insurer that was not authorized to do business in California when it issued the policy or contract
- A policy issued by a health care service plan (HMO), a hospital or medical service organization, a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, or a grants and annuities society
- If the person is provided coverage by the guaranty association of another state.
- Unallocated annuity contracts; that is, contracts which are not issued to and owned by an individual and which do not guaranty annuity benefits to an individual
- Employer and association plans, to the extent they are self-funded or uninsured
- A policy or contract providing any health care benefits under Medicare Part C or Part D
- An annuity issued by an organization that is only licensed to issue charitable gift annuities
- Any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as certain investment elements of a variable life insurance policy or a variable annuity contract
- Any policy of reinsurance unless an assumption certificate was issued
- Interest rate yields (including implied yields) that exceed limits that are specified in Insurance Code Section 1607.02(b)(2)(C).

NOTICES

Insurance companies or their agents are required by law to give or send you this notice. Policyholders with additional questions should first contact their insurer or agent. To learn more about coverages provided by the Association, please visit the Association's website at www.califega.org, or contact either of the following:

California Life and Health Insurance
Guarantee Association
P.O. Box 16860
Beverly Hills, CA 90209-3319
(323) 782-0182

California Department of Insurance
Consumer Communications Bureau
300 South Spring Street
Los Angeles, CA 90013
(800) 927- 4357

Insurance companies and agents are not allowed by California law to use the existence of the Association or its coverage to solicit, induce or encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and California law, then California law will control.