

Fixed Annuities Rate Announcement

Effective 1/31/08

Last Updated 1/31/08



MOMENTUM *Advantage*[®] - Single Premium Deferred Annuity

	First Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
4 Year GRO	4.15%	3.40%	3.58%
5 Year GRO	4.80%	4.05%	4.20%
7 Year GRO	5.15%	4.40%	4.50%
10 Year GRO	5.40%	4.65%	4.72%

New *MOMENTUM* - Flexible Premium Deferred Annuity

	First Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
QIO ¹	5.75%	—	—
2 Year GRO	3.75%	3.00%	3.37%
3 Year GRO	3.75%	3.00%	3.25%
5 Year GRO	4.50%	3.75%	3.90%
7 Year GRO	4.80%	4.05%	4.15%
10 Year GRO	5.00%	4.25%	4.32%

SPDA Series II - Single Premium Deferred Annuity

	First Year Rate	Rate for Remainder of Guarantee Period	Average Annual Rate
1 Year GRO	5.25%	—	—
3 Year GRO	5.15%	4.15%	4.48%
5 Year GRO ²	4.70%	4.70%	4.70%

All applications should be received by the end of day on 1/30/08 to lock in the current rate.

**For more information, call National Integrity at
800.804.4465 or visit www.AnnuiTRAC.com.**

1 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.

2 Increased rate available for 5 Year GRO only (reduced commissions apply). Applies to applications received 1/31/08 or later.

Rates are subject to change.

Annuities are not bank products, are not a deposit, are not insured by the FDIC or any other federal entity, have no bank guarantee and may lose value. 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.

Annuities are issued and guaranteed by National Integrity Life Insurance Company, Goshen, New York, a member of Western & Southern Financial Group.® Product and feature availability, as well as benefit provisions, vary by state and by product.