



Integrity Life Insurance

Your Choice for Lifetime Income Solutions

***Please see attached interest rates effective 9/30/05 at the bottom of the page.**

Details on the **New MOMENTUM 6.00% QIO** bucket!

Q. What is the QIO?

A. The QIO is a "quarterly interest option" that exists within the NewMOMENTUM annuity. Integrity is offering an enhanced rate that is guaranteed to last the next four calendar quarters (or one year).

Q. How does it work?

A. The special QIO offer guarantees its interest rate for one year. After that your client may continue in the QIO at the then declared interest rate. Or, your client may transfer some or all of the funds into the other guaranteed rate options.

Q. Does your client have to wait one year to move?

A. Absolutely not. Once invested in the QIO, your client can transfer funds prior to the end of the first year, with no market value adjustment applied.

Q. What will the rate be when your client moves?

A. When your client decides to move, the rates available will be the same base rates available to new money.

Q. How does this benefit your client?

A. It's a very competitive one year rate. Your clients have flexibility and can transfer to longer guaranteed periods at their discretion. It's a great holding option for those awaiting higher interest rates on longer-term GROs. In summary, it's a great place to stay short; a great way to stay flexible.

*The .75% rate enhancement in the first year is not included when the funds are transferred from QIO into 2-,3-,5-,7-, or 10-year GRO.

*Transfers of existing funds or internal conversions of existing Integrity contracts may not be made into the QIO.

*Annuities are for retirement purposes.

*Withdrawals made prior to age 59 1/2 may incur a 10% IRS penalty, in addition to ordinary income tax.

*Interest rates are declared by Integrity Life Insurance Company at annual effective rates, taking into account daily compounding of interest.

*This product and all its features may not be available or may vary state by state.

*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.

*Annuities and insurance products are not deposits or obligations of, or guaranteed by any bank, not or they insured by the FDIC.

*Interest rates are subject to change without notice.

*Annuities are issued by the Integrity Life Company, Cincinnati, Ohio. For the latest information on Integrity, please call 1-800-804-4465 or email sales.supportindependent@integritycompanies.com.

