

SERFF Tracking Number: WSST-127336352 State: Arkansas
Filing Company: Integrity Life Insurance Company State Tracking Number: 49481
Company Tracking Number: INT-16 1112
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: ILIC/Non-Compact/MultiVantage/RP
Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Filing at a Glance

Company: Integrity Life Insurance Company

Product Name: ILIC/Non-Compact/MultiVantage/RP SERFF Tr Num: WSST-127336352 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed-Approved- Closed State Tr Num: 49481

Sub-TOI: A02I.003 Single Premium

Co Tr Num: INT-16 1112

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nikki Lape, Ramona
Piercefield, Kimberly Wright

Disposition Date: 10/18/2011

Date Submitted: 08/05/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ILIC/Non-Compact/MultiVantage/RP

Status of Filing in Domicile: Pending

Project Number: ILIC/Non-Compact/MultiVantage/RP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Ohio is our
domicile state

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 10/18/2011

Deemer Date:

State Status Changed: 08/10/2011

Submitted By: Ramona Piercefield

Created By: Ramona Piercefield

Filing Description:

Corresponding Filing Tracking Number:

Re: Integrity Life Insurance Company, NAIC # 74780

INT-16 1112, Single Premium Deferred Annuity Contract with Market Value Adjustment Feature

IR.36 1112, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider

IL-73-31000, Single Premium Fixed Annuity Application

Dear Reviewer:

SERFF Tracking Number: WSSST-127336352 State: Arkansas
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This filing is being submitted on behalf of the Integrity Life Insurance Company. Enclosed for your review and approval is a Single Premium Deferred Annuity Contract with a Market Value Adjustment Feature, INT-16 1112, a Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider, IR.36 1112, and a Single Premium Fixed Annuity Application, IL-73-31000. Each of these forms is new and not intended to replace any previously approved form.

INT-16 1112, is a Single Premium Deferred Annuity Contract with a Market Value Adjustment Feature. The single premium must be allocated to one Guaranteed Rate Option (GRO) where it will remain for the length of the Guarantee Period. At the end of a GRO, the contract holder may elect to renew their Account Value into an available GRO. GROs may range from four years to ten years, and a one-year Guarantee Period will always be available after the initial GRO. There will be an Interest Rate Enhancement applied to all initial or renewal GROs. An MVA and withdrawal charges would apply to all GROs. Renewal GROs that would extend past the Maturity Date may not be selected.

The issue ages for this contract are 0 – 89 years for the Annuitant and 18 – 89 years for the Owner(s).

This contract can be issued as either tax qualified or as a non-tax qualified plan. When issued as a tax qualified plan, the following previously approved tax-endorsement forms will be attached to the Contract, as well as any tax endorsements approved in the future.

Form Number	Description	Approval Date	Dept. File No.
EE.09 0912	Roth IRA Endorsement	12/21/2009	44349
EE.12 1011	Individual Retirement Annuity Endorsement	08/18/2010	46467

The Contract Data Page, (DP-1), contains variable information that may be modified in the future in accordance with the supporting Statement of Variability. The Contract Data Page has been completed with hypothetical data that is realistic and consistent with the contents of the Contract and the Actuarial Memorandum.

IR.36 1112, the Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider provides a waiver of withdrawal charges and Market Value Adjustments on Partial Withdrawals and surrenders (1) on or after the first Contract Anniversary if the Owner entered a hospital, nursing home, or other licensed health care facility after the Contract Date and remained there continuously for at least 60 consecutive days or (2) any time after the Contract Date if the Owner is diagnosed as being terminally ill with a life expectancy of twelve or fewer months. If available, this optional Rider is only available at time of issue. There is no charge for this Rider.

Also enclosed is IL-73-31000, Single Premium Fixed Annuity Application. The form is new and is intended to be used to apply for this product.

SERFF Tracking Number: WSSST-127336352 *State:* Arkansas
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The product will be sold to individual purchasers of annuities by representatives licensed in your state. The contract will be illustrated.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The enclosed forms have been submitted to Ohio, our domiciliary state, and are currently pending review and approval under an Interstate Compact filing.

An actuarial memorandum describing these forms, that is dated and signed by a member of the American Academy of Actuaries, is enclosed.

These forms have been scored for readability and the required Certification form is enclosed.

All variable items have been denoted by red brackets and are subject to change as explained in the attached Statement of Variability. We certify that any change or modification to a variable item shall be administered in accordance with the enclosed Statement of Variability, including any requirements for prior approval of a change or modification.

These forms are submitted in final printed format and are subject to only minor modification in paper size and stock, ink, border, formatting in the form of a booklet, and formatting pages to conform to our printer requirements.

Please do not hesitate to contact us with any questions or concerns.

Thank you for your assistance with this filing. We look forward to your approval.

Sincerely,

Ramona J. Piercefield
Jr. Product & State Filing Analyst
Product & State Filing Division
1-800-446-0795 FAX: 513-357-4161
CompFiler@WSLife.com

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 Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/18/2011	10/18/2011
Approved-Closed	Linda Bird	08/10/2011	08/10/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider	Ramona Piercefield	10/18/2011	10/18/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reopen Filing	Note To Filer	Linda Bird	10/17/2011	10/17/2011
Reopen Filing	Note To Reviewer	Ramona Piercefield	10/17/2011	10/17/2011

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Disposition

Disposition Date: 10/18/2011

Implementation Date:

Status: Approved-Closed

Comment: Company has made change to form IR.36 1112, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider.

Rate data does NOT apply to filing.

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 Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certificate of Compliance		Yes
Supporting Document	Statement of Variability		Yes
Form	Single Premium Deferred Annuity		Yes
	Contract with Market Value Adjustment		
	Feature		
Form (revised)	Waiver of Withdrawal Charge and Market		Yes
	Value Adjustment (MVA) Rider		
Form	Waiver of Withdrawal Charge and Market Replaced		Yes
	Value Adjustment (MVA) Rider		
Form	Single Premium Fixed Annuity Application		Yes

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Disposition

Disposition Date: 08/10/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certificate of Compliance		Yes
Supporting Document	Statement of Variability		Yes
Form	Single Premium Deferred Annuity		Yes
	Contract with Market Value Adjustment		
	Feature		
Form (revised)	Waiver of Withdrawal Charge and Market		Yes
	Value Adjustment (MVA) Rider		
Form	Waiver of Withdrawal Charge and Market Replaced		Yes
	Value Adjustment (MVA) Rider		
Form	Single Premium Fixed Annuity Application		Yes

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Amendment Letter

Submitted Date: 10/18/2011

Comments:

Due to an objection we received from Compact (below), we would like to amend the Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider. This will allow us to keep our Compact and Non-Compact rider language consistent.

To comply with the requirement of IIPRC-AB-I-WSC, § 3 BENEFIT PROVISIONS, A. WAIVER OF BENEFIT PROVISIONS, (10) that a waiver benefit shall not limit a qualifying event to sickness only or injury only, we have revised the wording of "Terminal Illness" to "Limited Life Expectancy" in the title sentence of item (2). The first sentence has been revised to read: "We will waive any withdrawal charge and MVA if, after the Contract Date, you are diagnosed as having a life expectancy of 12 or fewer months."

Thank you for reopening this filing in order to update the Waiver Rider and for your assistance in this matter.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
IR.36 1112	Policy/Contr	Waiver of act/Fraternal Certificate: Amendment, Market Insert Value Page, Endorsemen (MVA) Rider t or Rider	Initial				52.000	IR.36 1112 Waiver of Withdrawal Charge and MVA Rider.pdf

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Note To Reviewer

Created By:

Ramona Piercefield on 10/17/2011 09:33 AM

Last Edited By:

Ramona Piercefield

Submitted On:

10/17/2011 09:33 AM

Subject:

Reopen Filing

Comments:

Please reopen this filing so that per our conversation of this morning, we can make the following change to the Waiver Rider per the Compact objection:

To comply with the requirement of IIPRC-AB-I-WSC, § 3 BENEFIT PROVISIONS, A. WAIVER OF BENEFIT PROVISIONS, (10) that a waiver benefit shall not limit a qualifying event to sickness only or injury only, we have revised the wording of "Terminal Illness" to "Limited Life Expectancy" in the title sentence of item (2). The first sentence has been revised to read: "We will waive any withdrawal charge and MVA if, after the Contract Date, you are diagnosed as having a life expectancy of 12 or fewer months."

Thank you for your assistance.

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Form Schedule

Lead Form Number: INT-16 1112

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	INT-16 1112	Policy/Contractual Certificate Value Adjustment Feature Single Premium Deferred Annuity Contract with Market Value Adjustment	Initial		53.000	INT-16 1112 Standard Contract - includes data pg.pdf
	IR.36 1112	Policy/Contractual Certificate: Amendment, Insert Page, Endorsement or Rider Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider	Initial		52.000	IR.36 1112 Waiver of Withdrawal Charge and MVA Rider.pdf
	IL-73-31000	Application/Enrollment Form Single Premium Fixed Annuity Application	Initial		51.000	IL-73-31000-1106 (John Doe & Bracketed).pdf



**SINGLE PREMIUM DEFERRED ANNUITY CONTRACT
WITH MARKET VALUE ADJUSTMENT FEATURE
Non-Participating**

This Contract creates a legal agreement between you, as Owner, and Integrity Life Insurance Company (Company, we, our or us). We have issued this Contract to you based on the information you gave us and in consideration of your application and the Premium shown on your Data Page. We agree to provide you the benefits stated in this Contract.

RIGHT TO CANCEL

Please read your Contract carefully. During a [10]-day free look period, or [30] days if this Contract is issued as a result of a replacement, you have the right to cancel this Contract. If you are not satisfied, simply return the Contract to us, or the agent who sold it, within [10] days of receipt, or [30] days if a replacement. We will promptly return your Premium and the Contract shall be void.

ADMINISTRATIVE OFFICE

If you have questions, complaints, or need any help with your Contract, please write to us at [400 Broadway, Cincinnati, OH 45202-3341] or call us at [1-800-325-8583]. You may also contact us via the internet at [www.wsfinancialpartners.com].

The operation of the Market Value Adjustment may result in an upward or downward adjustment to Partial Withdrawals, the Surrender Value or the amount available for a Full Annuity Option. No upward or downward Market Value Adjustment applies to the calculation of the death benefit. Therefore, this Contract may not provide a death benefit equal to the minimum nonforfeiture amount under the Modified Guaranteed Annuity Model Regulation when an upward Market Value Adjustment exists.

INTEGRITY LIFE INSURANCE COMPANY

SPECIMEN

Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary]

This Contract contains a withdrawal charge waiver. See your Contract for details.

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Definitions

Account Value is equal to your Premium, minus Partial Withdrawals (each adjusted for any Market Value Adjustment and withdrawal charge), minus Partial Exchanges and amounts applied to Partial Annuity Options, plus interest credited, and minus any Premium Taxes.

Adjusted Account Value is equal to your Account Value adjusted for any Market Value Adjustment. Your Adjusted Account Value will not be less than the MVA Floor.

Administrative Office means the address on the first page of the Contract where all correspondence relating to this Contract should be sent.

Annuitant is the human being on whose life the Annuity Option will be based. Information about the Annuitant is stated on your Data Page. You cannot change the Annuitant after the Contract Date.

Annuity Date is the date we apply an amount to any Full or Partial Annuity Option you elect under this Contract.

Annuity Option is an arrangement for income payments under this Contract.

Base Interest Rate is an effective annual interest rate for a Guarantee Period, declared by us in advance from time to time. The Base Interest Rate will never be less than the Guaranteed Minimum Interest Rate.

Beneficiary is the person or persons who will receive the death benefit if you die before the Full Annuity Date.

Contract Anniversary occurs once annually on the same day as the Contract Date. Each Contract Anniversary occurs on the first day of the Contract Year.

Contract Date means the date we issue this Contract. The Contract Date is stated on your Data Page. Contract periods are measured from the Contract Date.

Contract Year means each consecutive 12 month period. The first Contract Year begins on the Contract Date and ends on the day prior to the Contract Anniversary. Each subsequent Contract Year begins on each Contract Anniversary.

Data Page refers to the Contract data pages issued with your Contract, which are a part of your Contract.

Death Benefit Date means the date we process the death claim for each Beneficiary. A death claim will be processed on the earlier of: (1) the date we receive due proof of the Owner's death and the Beneficiary's claim and election of form of payment in Good Order in our Administrative Office; or (2) six months after the earlier of the date we receive notice of the Owner's death, or otherwise independently verify the Owner's death.

Full Annuity Date means the date we apply an amount to a Full Annuity Option you elect under this Contract.

Full Annuity Option means the entire value in this Contract applied to an Annuity Option.

Good Order means complete information we require to process your application or any claim or request.

Guarantee Period is the period of time during which you receive a Guaranteed Interest Rate.

Guaranteed Interest Rate is an effective annual interest rate established by us in advance from time to time. The Guaranteed Interest Rate for the one-year Guarantee Period is equal to a Base Interest Rate. The Guaranteed Interest Rate for the GROs is equal to a Base Interest Rate plus an Interest Rate Enhancement.

Guaranteed Minimum Interest Rate is the minimum interest rate we will pay on the Account Value under this Contract. The Guaranteed Minimum Interest Rate does not apply after the Death Benefit Date or to any amount after it is applied to an Annuity Option. The Guaranteed Minimum Interest Rate is stated on your Data Page.

Guaranteed Rate Option (GRO) is a Guarantee Period of four or more years in duration, during which you receive a Guaranteed Interest Rate.

Interest Rate Enhancement is an effective annual interest rate paid for a stated period of a GRO in addition to the Base Interest Rate. The Interest Rate Enhancement and the stated period of the GRO to which it applies are established by us in advance from time to time.

Market Value Adjustment (MVA) is an adjustment to the Account Value in a GRO made at the time of certain Partial Withdrawals, surrender of your Contract or election of a Full Annuity Option.

MVA Floor is equal to the Account Value applied at the beginning of your current GRO (for your initial GRO that begins on the Contract Date, the Account Value will be your Premium), minus Partial Withdrawals taken during the current GRO (including any withdrawal charge for each Partial Withdrawal, but not considering any MVA), plus interest credited at the Guaranteed Minimum Interest Rate.

Maturity Date is the last date you must either elect a Full Annuity Option or take a lump sum payment of your Account Value. Your Maturity Date is stated on your Data Page.

Nonqualified Contract means an annuity that is not a Qualified Contract. The Contract Type is stated on your Data Page.

Owner is the person entitled to exercise all rights under this Contract unless stated otherwise. If a joint Owner is named, the Owner and joint Owner share all rights under this Contract. We require both to act together. All references to Owner in this Contract mean both Owner and joint Owner unless otherwise stated. The Owner and joint Owner, if any, are stated on your Data Page.

Partial Annuity Date means the date we apply an amount to a Partial Annuity Option you elect under this Contract.

Partial Annuity Option means a portion of the value in this Contract applied to an Annuity Option.

Partial Exchange means an exchange under Section 1035, or an equivalent provision, of the Tax Code, or if you have a Qualified Contract, a trustee-to-trustee transfer.

Partial Withdrawal means a withdrawal of part of your Account Value, but does not include Partial Exchanges or amounts applied to a Partial Annuity Option.

Premium is the money you pay into this Contract. Your Premium is stated on your Data Page.

Premium Tax refers to any tax assessed by a governmental authority against Premium or Contract values.

Prior Written Notice means written notice sent by us to you within the Prior Written Notice Period stated on your Data Page before an event or action.

Qualified Contract means an annuity contract that qualifies under the Tax Code as an Individual Retirement Annuity under Section 408 or 408A, or similar provisions, of the Tax Code. The Contract Type is stated on your Data Page.

Surrender Value means the Adjusted Account Value minus any withdrawal charge and Premium Tax. Your Surrender Value will never be less than the MVA Floor minus any withdrawal charge and Premium Tax.

Tax Code means the Internal Revenue Code of 1986, as amended, or any subsequent United States revenue laws, and applicable rules, regulations and guidelines published by the Internal Revenue Service.

Written Request means a complete and timely notification or request you provide to us in writing at our Administrative Office in a form acceptable to us.

Premium and Accumulation Provisions

Premium – Your Premium must be at least the Minimum Premium stated on your Data Page, but no more than the Maximum Premium stated on your Data Page without prior Company approval. We may refuse any Premium that causes the premium paid to all contracts in force with us having a common owner or annuitant to exceed the Maximum Total Premium stated on your Data Page.

Initial GRO – Upon receipt of your application and Premium in Good Order, we will apply your Premium to one initial GRO. The Initial GRO you elected is stated on your Data Page.

During your Initial GRO, you will receive interest at the Guaranteed Interest Rate on Initial GRO stated on your Data Page, which consists of (1) the Base Interest Rate, and (2) the Interest Rate Enhancement for the stated period of the GRO to which it applies, both stated on your Data Page.

First Renewal – At the end of your Initial GRO, we will transfer your Account Value to the one-year Guarantee Period, unless, during the last 30 days of your Initial GRO, you elect to transfer your Account Value into one of the GROs Available for First Renewal stated on your Data Page or other GROs that we may offer at that time. Transfer will occur at the end of the Initial GRO.

You may elect one of the GROs Available for First Renewal for up to one year after the end of your Initial GRO. One year or more after the end of your Initial GRO, you may elect any renewal GRO we offer at that time. If you do not make an election, your Account Value will renew into a one-year Guarantee Period.

Additional Renewals - You may continue to renew into GROs we offer at the time each previous GRO ends. At the end of each renewal GRO, we will transfer your Account Value to the one-year Guarantee Period, unless, during the last 30 days of your then current GRO, you elect to transfer your Account Value into one of the renewal GROs we offer at that time. Transfer will occur at the end of your current renewal GRO.

Before the end of each GRO, we will provide Prior Written Notice of the available renewal GROs and the end date of your current GRO. We may not offer renewal GROs after your first renewal. A one-year Guarantee Period will always be available.

Additional Restrictions – You may not renew into any GRO that would extend past the Maturity Date. If all available GROs would extend past the Maturity Date, we will transfer your Account Value to the one-year Guarantee Period.

You may not transfer from a GRO to another Guarantee Period until the end of your current GRO. You may transfer from the one-year Guarantee Period to a GRO at any time.

At the time of any renewal, if your Account Value is less than Minimum Account Value for Election of GRO stated on your Data Page, we will transfer your Account Value to the one-year Guarantee Period.

Interest – The Guaranteed Interest Rate for the Guarantee Periods will be established by us from time to time and declared in advance. The interest is earned daily at the Guaranteed Interest Rate for the Guarantee Period you selected and credited at each Contract month and just before each Partial Withdrawal, Partial Exchange, surrender, transfer, Full or Partial Annuity Date, and Death Benefit Date.

Contract Values – Any paid-up annuity, cash surrender or death benefit available under this Contract will not be less than the minimum benefit allowable in the state in which it is issued.

Minimum Account Value – If your Account Value is less than the Minimum Account Value stated on your Data Page, we may cancel your Contract and pay you the Account Value.

Market Value Adjustment

Market Value Adjustment (MVA) – The MVA applies to all GROs, except during the last 30 days of the period. The MVA does not apply to the one-year Guarantee Period. Except as otherwise stated in this Contract, we will apply the MVA just before the time you (1) take a Partial Withdrawal, (2) surrender your Contract, or (3) elect a Full Annuity Option.

The MVA is calculated by multiplying the MVA factor stated below by the amount of any surrender, Partial Withdrawal or amount applied to a Full Annuity Option, in excess of the free withdrawal amount, except as otherwise stated in this Contract. The amount of any downward MVA will never be greater than the difference between your Account Value and the MVA Floor.

MVA Factor = $X * [A - (B + 0.0025)] * N/12$ where:

- X = The MVA Coefficient stated on your Data Page;
- A = The Base Interest Rate for your current GRO;
- B = The Base Interest Rate we offer for a duration of N for this annuity on the date the MVA is applied; and
- N = The number of whole months remaining in your current GRO.

If N is not equal to a Guarantee Period duration we offer for this annuity on the date the MVA is applied, B will be obtained by linear interpolation between the Base Interest Rates for the closest Guarantee Periods with durations surrounding N.

If N is less than 12 months, B will be equal to the Base Interest Rate for the one-year Guarantee Period.

In the event we no longer offer this annuity, B will be determined using rates available on a similar MVA annuity we offer at that time. In the event that we do not offer a similar MVA annuity, A and B will be determined using U.S. Treasury yield rates.

Both A and B cannot be less than your Guaranteed Minimum Interest Rate, except when determined using U.S. Treasury yield rates.

Surrender, Withdrawal and Exchange Provisions

Prior to the Full Annuity Date, you may surrender your Contract or make a Partial Withdrawal of your Account Value by Written Request, subject to the terms, restrictions and conditions set forth in the Contract. We are not responsible for the tax consequences of any surrender or Partial Withdrawal.

Surrender – Prior to the Full Annuity Date, you may surrender your Contract by Written Request and receive the Surrender Value. We may require the return of this Contract or a signed lost contract affidavit with your Written Request.

Partial Withdrawals – Prior to the Full Annuity Date, you may withdraw part of your Account Value by Written Request. The Partial Withdrawal amount requested must be at least the Minimum Withdrawal Amount stated on your Data Page.

You will receive the Partial Withdrawal amount you requested. However, your Account Value will be reduced by an amount which, when adjusted for any MVA and reduced for any withdrawal charge and Premium Tax, results in the Partial Withdrawal amount you requested. In the alternative, you may request that your Account Value be reduced by a certain amount and you will receive the amount remaining after the adjustment for any MVA, withdrawal charge and Premium Tax.

Partial Exchanges – You may only make a Partial Exchange if your Account Value is currently in a one-year Guarantee Period.

Account Value After Partial Withdrawal, Partial Exchange or Partial Annuity Option – Your remaining Account Value after any Partial Withdrawal, Partial Exchange or election of a Partial Annuity Option must be at least the Minimum Account Value stated on your Data Page.

Charges and Deductions Provisions

Withdrawal Charge – The Withdrawal Charge Percentages stated on your Data Page apply to your Adjusted Account Value in each initial or renewal GRO, except during the last 30 days of the period. Except as otherwise stated in this Contract, the withdrawal charge is assessed at the time you (1) take a Partial Withdrawal, (2) surrender your Contract, or (3) elect a Full Annuity Option. The withdrawal charge does not apply to the free withdrawal amount.

Free Withdrawal Amount – The free withdrawal amount is the amount you may withdraw each Contract Year without paying a withdrawal charge. Your free withdrawal amount is the Free Withdrawal Percentage stated on your Data Page multiplied by your Account Value on the date of the Partial Withdrawal, surrender or election of a Full Annuity Option, minus any Partial Withdrawals, Partial Exchanges and amounts applied to Partial Annuity Options during the current Contract Year. Any free withdrawal amount not withdrawn in a Contract Year cannot be carried forward to future Contract Years.

Required Minimum Distribution – If your Contract is a Qualified Contract, we will waive the withdrawal charge for withdrawal of the amount required to be withdrawn under the Tax Code for this Contract only to the extent that amount is greater than the free withdrawal amount. This waiver applies to only one required minimum distribution per Contract Year. This waiver does not apply to withdrawals made to satisfy any required minimum distribution from any other tax qualified investments you may own.

Premium Tax – Your state or other governmental authority may impose a Premium Tax. It may be imposed when a Premium is paid, on the Annuity Date, or at some other time. If required by your state or other governmental authority, we will assess the Premium Tax on your Contract.

Federal and State Income Tax Withholding – We will withhold federal and state income taxes from any payments due under the Contract as required by law.

Beneficiary Provisions

Joint Owners – If the Contract is owned by joint Owners, the Owner and joint Owner shall each automatically be designated as the other's sole Beneficiary. No other Beneficiary designations will take effect if either the Owner or joint Owner survives the death of the other.

Designation of Beneficiary – If an Owner or joint Owner survives, the survivor is the sole Beneficiary. If no Owner or joint Owner survives, other Beneficiary designations take effect. You may designate Beneficiaries (other than an Owner or joint Owner) as primary or contingent to indicate the order in which they will receive the death benefit. If you name two or more Beneficiaries of the same class (primary or contingent), they will share the death benefit equally unless you have requested a different division among them. You may designate a primary Beneficiary as irrevocable.

If any Beneficiary dies before the Owner, that Beneficiary's interest will pass to the other Beneficiaries named, according to their respective interests. If you leave no surviving Beneficiary, we will pay the death benefit to your estate.

If the Beneficiary is a trust or trustee, we are not responsible for verifying the right of the trust or trustee to receive the death benefit, or for how the trustee distributes the proceeds. If we receive a Written Request indicating that the trust has been revoked or is not in effect before payment of the death benefit, the death benefit will be paid to any other Beneficiaries named, according to their respective interests.

Changing Your Beneficiary – You may change a Beneficiary designation, other than an irrevocable Beneficiary designation, at any time by providing a Written Request to us, subject to the terms of any assignment. If you have named an irrevocable Beneficiary, you may not add any new primary Beneficiary, or remove or change the irrevocable Beneficiary, without obtaining his or her written consent in a form acceptable to us. You cannot remove an Owner or joint Owner as Beneficiary other than through the change of ownership provisions of this Contract.

Once we have recorded a beneficiary change, the change will be effective on the date the Written Request is signed. We will not be liable for any payment made or other action taken by us before the change or addition was received and recorded by us at our Administrative Office.

Death Benefit Provisions

If the Owner or joint Owner dies before the Full Annuity Date, we will pay the death benefit to the Beneficiary. If the Owner is not a human being, then the death of the Annuitant, rather than the Owner, will trigger payment of the death benefit.

Death Benefit Amount – The death benefit is the Account Value as of the Death Benefit Date. If you have more than one Beneficiary, the death benefit will be each Beneficiary's portion of the Account Value as of the Death Benefit Date for that Beneficiary.

You may designate the form of payment of the death benefit for a Beneficiary. Such designation must be made, and may only be revoked, by your Written Request. If you elect an annuity as the form of payment, the annuity will be at the then current purchase rates offered by us on the Death Benefit Date to the same class of annuitants.

Form of Payment – If you have not previously designated a form of payment of the death benefit, the Beneficiary must elect one of the following forms of payment:

- (1) A lump sum payment of the death benefit.
- (2) Deferral of payment of the death benefit for up to five years from the date of death of the Owner.

(3) Payment over the lifetime of the Beneficiary either:

- a. in the form of an immediate annuity for the life of the Beneficiary or for a fixed period that does not exceed the life expectancy of the Beneficiary as defined by the Tax Code (if this option is elected, the annuity will be at the then current purchase rates offered by the Company at the same time to the same class of annuitants); or
- b. substantially equal periodic payments over a period that does not exceed the life expectancy of the Beneficiary as defined by the Tax Code.

We must receive the Beneficiary's Written Request electing option (3) within the time period allowed by the Tax Code and distribution must begin within one year of the date of death of the Owner.

If we have not received a Beneficiary's election as to form of payment six months after the earlier of the date we receive notice of the Owner's death, or otherwise independently verify the Owner's death, we deem that Beneficiary's election to be the deferral of payment of the death benefit for up to five years from the date of death of the Owner.

Investment of Death Benefit – After the Owner's death, the Account Value will remain in the Guarantee Period where it was at the time of the Owner's death until the Death Benefit Date. If the Guarantee Period expires before the Death Benefit Date, we will transfer the Account Value to a one-year Guarantee Period.

On the Death Benefit Date, unless the Beneficiary has elected to receive the Death Benefit as a lump sum or an annuity, the death benefit will be moved to a fund and receive a current rate of interest declared by us from time to time. The Guarantee Periods under this Contract are not available after the Death Benefit Date.

Spousal Continuation – If the surviving Owner or joint Owner on a jointly owned Contract, or the sole primary Beneficiary of a single-Owner Contract, is the surviving spouse of the deceased Owner, the spouse may elect to continue this Contract instead of receiving the death benefit. If the Owner is not a human being, no spousal continuation is available.

If the surviving spouse elects to continue the Contract, it will remain in force and the surviving spouse will be the Owner subject to the same rights, terms, conditions and limitations applicable to the deceased Owner. If no Annuitant is living on the date the surviving spouse continues the Contract, the surviving spouse will become the Annuitant.

Death of Owner – We should be notified immediately upon the death of an Owner. Upon receipt of this notice, or upon our independent verification of the Owner's death, if earlier, we will terminate any systematic transactions.

Death of Annuitant – You should notify us immediately upon the death of the Annuitant. If the Annuitant dies prior to the Full Annuity Date and the Annuitant is not an Owner, the Owner will become the Annuitant. If the Owner is not a human being, we will treat the death of the Annuitant as the death of the Owner.

Annuity Benefit Provisions

Annuity Benefit – Prior to the Maturity Date, you may elect a Partial or Full Annuity Option by Written Request. You may elect a Full Annuity Option at any time after the second complete year of your current GRO or any time if your Account Value is currently in a one-year Guarantee Period. After the Full Annuity Date, you can no longer surrender, withdraw or exchange from this Contract and the death benefit no longer exists. All rights and benefits under this Contract, other than your annuity benefit, will cease.

You may elect a Partial Annuity Option only if your Account Value is currently in a one-year Guarantee Period.

Annuity Options – The two guaranteed Annuity Options are listed below. We may offer Annuity Options in addition to the guaranteed Annuity Options.

Guaranteed Annuity Option 1 – Payments for Life with a 10 Year Guarantee Period – Equal monthly payments shall be made for 10 years and thereafter during the Annuitant's life.

Guaranteed Annuity Option 2 – Payments for Joint and Survivor Life with a 10 Year Guarantee Period – Equal monthly payments shall be made for 10 years and thereafter during the life of the Annuitant and another designated annuitant as long as either is alive.

Maturity Date – The Maturity Date will be the Full Annuity Date unless you have already elected a Full Annuity Option. If you are alive on the Maturity Date and the Contract is in effect, we will begin the income payments guaranteed under this Contract, unless you elect to receive a lump sum. If you elect a lump sum, you will receive your Account Value.

Annuity Amount – On any Partial Annuity Date, we will apply the amount you have elected from your Contract to a guaranteed Annuity Option. If Annuity Options other than the guaranteed Annuity Options are available, you may choose to apply a portion of your Account Value to another available Annuity Option, subject to the restrictions stated in this contract. You must apply at least the Minimum Amount Applied to Partial Annuity Option stated on your Data Page.

On the Full Annuity Date, we will apply your contract value described in the section below titled “**Income Payments Under Guaranteed Annuity Options**” to a guaranteed Annuity Option. If Annuity Options other than the guaranteed Annuity Options are available, you may choose to apply your contract value described in the section below titled “**Income Payments Under Non-Guaranteed Annuity Options**” to another available Annuity Option, subject to the restrictions stated in this Contract.

If the Contract is subject to an assignment on any Partial or Full Annuity Date, we will pay the assignee's share in one lump sum and apply the balance to your Annuity Option.

Income Payments – We will make income payments under a guaranteed Annuity Option, or, if available, under another Annuity Option you choose. The guaranteed income payment amount under a guaranteed Annuity Option is based on the Annuity Table and the Annuity Payout Interest Rate stated on your Data Page, and depends on the Annuitant's age, which is subject to an Adjustment to Age stated on your Data Page, and the Annuitant's sex. If you do not choose one of the guaranteed Annuity Options, or other Annuity Options that we may make available, Guaranteed Annuity Option 1 will be used.

We will make income payments to you unless you designate another payee. If you die on or after the Annuity Date, and you have elected other than a life only annuity, any remaining payments must be made at least as rapidly as before your death.

Each payment must be at least the Minimum Annuity Payment amount stated on your Data Page. We may change the number of payments we make each year such that each payment is at least the Minimum Annuity Payment amount, but we will not make payments less frequently than annually.

On the Full Annuity Date, if the monthly Income Payments under Guaranteed Annuity Option 1 would be less than the Guaranteed Minimum Monthly Annuity Payment stated on your Data Page, we may terminate the Contract and pay you in cash the present value of the annuity benefit calculated on the basis of the Annuity Table and the Annuity Payout Interest Rate stated on your Data Page.

Once income payments begin, no changes can be made to the Annuity Option or the income payments, except that you may change the payee.

Income Payments Under Guaranteed Annuity Options – If you elect a guaranteed Annuity Option, your income payments will equal the greatest of what would be provided by: (1) applying your Account Value to the guaranteed Annuity Option; (2) applying your Account Value to purchase the same option based on the then current purchase rates of a single premium immediate annuity contract offered by the Company at the same time to the same class of Annuitants; or (3) applying your Surrender Value to purchase the same option based on the then current purchase rates of a single premium immediate annuity contract offered by the Company at the same time to the same class of Annuitants.

Income Payments Under Non-Guaranteed Annuity Options – If we offer and you elect an Annuity Option other than a guaranteed Annuity Option, your income payments will equal the greater of what would be provided by applying either your Account Value or your Surrender Value to the non-guaranteed Annuity Option you elect.

Adjustment to Age – To determine the Adjustment to Age, we will subtract the Age Setback shown on your Data Page from the Annuitant's actual age on the Annuity Date.

General Provisions

Entire Contract – The Contract (including your Data Page), your application, if any, any amendments, endorsements, and riders (including any rider data page), which are endorsed upon or attached to this Contract, make up the entire Contract between you and us. All statements you make on the application, in the absence of fraud, are deemed representations and not warranties.

Report – Prior to the Full Annuity Date, we will provide a report to you at least once each year. The report will show the beginning and ending date of the report period. The report will provide your Account Value at the beginning and the end of the current report period, amounts credited and deducted from your Account Value identified by type, your Account Value less any withdrawal charge at the end of the current report period, the amount of the death benefit at the end of the current report period and a statement of the MVA factor formula. The report will contain other information if required by law. Additional copies of the most recent report may be obtained by the Owner upon Written Request. A fee may be charged, which will be no more than the Maximum Charge for Additional Report stated on your Data Page.

Modification of Contract – Any change to the Contract must be in writing and signed by the Company's President and Secretary. No other person has the authority to change or waive any Contract provision. We may amend this Contract from time to time to comply with applicable state or federal law or regulation or to preserve the status of this Contract as an annuity.

Written Requests – A Written Request will not take effect until we have received and recorded it in our Administrative Office. We are not liable for actions taken by us or payments made before the Written Request was received and recorded by us at our Administrative Office.

Incontestable – We will not contest this Contract.

Incorrect Age or Sex – If the age or sex of the person on whose life payments are based has been misstated, we will adjust all benefits to those that the amount applied would have purchased for the correct age and sex. Any overpayments we have made will be charged against subsequent payments. Any amounts we owe as a result of underpayment will be paid in a lump sum. Interest will be neither charged nor credited on overpayments or underpayments.

Protection of Proceeds – All payments under the Contract will be exempt from the claims of creditors and legal process to the extent permitted by law. No payment will be transferred, assigned or withdrawn before it becomes payable unless we agree.

Proof of Facts – We may ask any person claiming the right to payments for proof satisfactory to us of such person's right to payment. Any payment we make relying on that proof discharges us from any obligation to make that payment to another person. We will require proof of the date of birth of the person on whose life payments are based. We may require proof that such person is alive.

Deferral of Payment – We may defer payment of withdrawals or surrenders for up to six months.

Assignment – Unless your Contract is a Qualified Contract, you may assign or transfer your ownership rights. Your rights will be subject to the assignment. We are not responsible for the validity or tax consequences of the assignment or transfer.

Any assignment of this Contract must be provided to our Administrative Office. Once we have recorded it, the change will be effective on the date the assignment is signed, unless otherwise specified. We are not liable for actions taken by us or payments made before the assignment was received and recorded by us at our Administrative Office. We may restrict the assignment where restrictions are for purposes of satisfying applicable laws or regulations (including but not limited to insurable interest laws).

Any assignment or change of ownership will not apply to any Partial Annuity Option you have elected.

Change of Ownership – You may change the Owner by Written Request. Once we have recorded it, the change will be effective on the date the Written Request is signed. We are not liable for any actions taken by us or payment made by us before the change was received and recorded by us at our Administrative Office. A change of ownership does not change the existing designated Annuitant or Beneficiary. The new Owner may request a change of Beneficiary, other than a joint Owner or an irrevocable Beneficiary. We may restrict the change of ownership where restrictions are for purposes of satisfying applicable laws or regulations (including but not limited to insurable interest laws). Change of ownership may be a taxable event. We are not responsible for the tax consequences of a change of ownership.

Nonparticipating – This policy does not participate in surplus or earnings of the Company.

Governing Law – Except as otherwise stated, this Contract shall be interpreted by the applicable laws of the state in which it is issued, without referring to conflict of laws principles.

Data Page

GENERAL DATA SECTION

Contract Number: [INT-12 3456]
Contract Date: [01/11/2012]
Contract Type: [IRA]

	<u>Name</u>	<u>Date of Birth</u>
Owner:	[John Doe]	[04/22/1961]
Joint Owner:	[Margaret Doe]	[03/26/1960]
Annuitant:	[John Doe – Male]	[04/22/1961]

Maturity Date: [04/22/2061]

Prior Written Notice Period: [45] days

PREMIUM AND ACCOUNT VALUE SECTION

Premium: [50,000]

Initial GRO: [Five Year]

Guaranteed Interest Rate on Initial GRO: **Base Interest Rate:** [1.5%]
Interest Rate Enhancement: [1.00%] during first Contract Year only

Guaranteed Minimum Interest Rate: [1.00%] for life of the Contract

GROs Available for First Renewal: [Four Year]
[Five Year]
[Seven Year]
[Ten Year]

Minimum Account Value for Election of GRO: [\$5,000]

Minimum Premium: [\$20,000]

Maximum Premium: [\$1,000,000] for owner age [18-75]
[\$ 750,000] for owner age [76-89]

Maximum Total Premium: [\$5,000,000]

Minimum Account Value: [\$2,000]

Minimum Withdrawal Amount: [\$250]

MVA Coefficient [0.95]

CHARGES SECTION

Withdrawal Charge Percentages:

GRO	Year in GRO									
	1	2	3	4	5	6	7	8	9	10
[Four Year]	[8%	8%	7%	7%]						
[Five Year]	[8%	8%	7%	7%	6%]					
[Six Year]	[8%	8%	7%	7%	6%	5%]				
[Seven Year]	[8%	8%	7%	7%	6%	5%	4%]			
[Eight Year]	[8%	8%	7%	7%	6%	5%	4%	3%]		
[Nine Year]	[8%	8%	7%	7%	6%	5%	4%	3%	2%]	
[Ten Year]	[8%	8%	7%	7%	6%	5%	4%	3%	2%	1%]

Free Withdrawal Percentage: [10%]

Maximum Charge for Additional Report: [\$25]

ANNUITY BENEFIT SECTION

Minimum Amount Applied to Partial Annuity Option: [\$5,000]

Minimum Annuity Payment: [\$100]

Guaranteed Minimum Monthly Annuity Payment: [\$20]

Annuity Table: [Annuity 2000 Mortality Table with Projection Scale G]

Annuity Payout Interest Rate: [1.00%]

Adjustment to Age:

Year Income Payments Begin	Age Setback
[2011 – 2019]	[1 year]
[2020 – 2029]	[2 years]
[2030 – 2039]	[3 years]
[2040 – 2049]	[4 years]
[2050 and later]	[5 years]

[For example, in the year 2028, we will subtract two years from the actual age, so the age 65 factor will apply to a 67-year old person instead of the age 67 factor.]

Integrity Life Insurance Company

Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider

This Waiver of Withdrawal Charge and MVA Rider (Rider) has been issued to you and made a part of your Contract as of the Contract Date. This Rider is subject to all the terms of the Contract to which it is attached. If any terms contained in this Rider are inconsistent with those of the Contract, the Rider terms will control. Capitalized words not defined in this Rider are defined in the Contract.

We will waive any withdrawal charge and MVA on a Partial Withdrawal of any amount or a full surrender of the Contract, if you meet the requirements stated in either provision below on the date of the Partial Withdrawal or surrender.

- 1) **Confinement** – waiver under this provision is available on or after the first Contract Anniversary. We will waive any withdrawal charge and MVA on or after the first Contract Anniversary if you entered a hospital, nursing home, or other licensed health care facility (Facility) after the Contract Date and remained there continuously for at least 60 consecutive days.

When requesting the first Partial Withdrawal or surrender under this provision, you must provide a document on the Facility's letterhead, signed by the chief administrator of the Facility, stating: (1) the date you were admitted; and (2) the number of consecutive days of confinement. Each time you request a Partial Withdrawal or surrender under this provision, you must provide a statement or invoice that demonstrates you are confined at a Facility at the time of the request.

- 2) **Limited Life Expectancy** – waiver under this provision is available after the Contract Date. We will waive any withdrawal charge and MVA if, after the Contract Date, you are diagnosed as having a life expectancy of 12 or fewer months. When requesting the first Partial Withdrawal or surrender under this provision, you must provide certification of such diagnosis by a licensed physician who has examined you, is qualified to provide such certification, and is someone other than the Owner, Annuitant or a family member of either. Once established, waiver under this provision is in effect until the Contract is terminated.

If we deny your request for a waiver under this Rider, we will not process your Partial Withdrawal or surrender request until we notify you of the denial and provide you an opportunity to accept or reject your requested Partial Withdrawal or surrender amount, including any withdrawal charge and MVA.

Restriction on GROs - If you receive a waiver under this Rider, you will no longer be able to elect a renewal GRO under the Contract. You can only renew into the one-year Guarantee Period until the Contract terminates.

There is no separate charge for this Rider. This Rider will remain in force until the Contract terminates.

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Jill T. McGruder, President



Edward J. Babbitt, Secretary]



MultiVantage – Single Premium Fixed Annuity Application

MAILING INSTRUCTIONS

Send this completed application to:

REGULAR MAIL: Integrity Life Insurance Company, PO Box 5722, Cincinnati, OH 45201-5722

EXPRESS MAIL: Integrity Life Insurance Company, Attn: Annuity Operations, 400 Broadway, Cincinnati, OH 45202-3341

OWNER INFORMATION (Required)

Owner – The Owner controls the contract. To ensure spousal continuation, the Owner’s spouse must be the joint Owner if a joint Owner is named. Otherwise, the Owner’s spouse must be the sole primary beneficiary. If the Owner is a non-natural person, such as a trust or corporation, complete the Entity Ownership Certificate.

Name–First, Middle, Last John Doe		Phone Number 555-123-3456	Social Security Number/TIN 123-45-6789	
Address 1 Main Street		City Anytown	State ST	Zip Code 12345
Sex: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth 04/22/1961	Email Address jdoe@email.com		
State/Country of Birth ST/USA				

Joint Owner (if applicable) – The joint Owner shares ownership rights with the Owner. Death distribution rules apply at first to die. The Owner and joint Owner are automatically each others’ first beneficiary.

Name–First, Middle, Last Margaret Doe		Phone Number 555-123-3456	Social Security Number/TIN 987-65-4321	
Address 1 Main Street		City Anytown	State	Zip Code
Sex: <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female	Date of Birth 03/26/1960	Email Address mdoe@email.com		
State/Country of Birth ST/USA				

ANNUITANT INFORMATION (Required if different from Owner)

Annuitant – The Annuitant is the person whose life expectancy is used to determine the annuity benefit and contract maturity date.

Name–First, Middle, Last John Doe		Phone Number 555-123-3456	Social Security Number/TIN 123-45-6789	
Address 1 Main Street		City Anytown	State ST	Zip Code 12345
Sex: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth 04/22/1961	Email Address jdoe@email.com		
State/Country of Birth ST/USA		Relationship to Owner Same		

BENEFICIARY INFORMATION (Required)

Primary Beneficiary – Receives benefit payable on death of Owner prior to Income Date if there is no surviving joint Owner.

If you do not elect a Beneficiary Type, the Beneficiary Type will be considered Primary.

Name–First, Middle, Last Margaret Doe		Date of Birth 03/26/1960	Social Security Number/TIN 987-65-4321	
Address 1 Main Street		City Anytown	State ST	Zip Code 12345
Beneficiary Type: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> Contingent		Relationship to Owner Spouse		

BENEFICIARY INFORMATION (Continued)

Name—First, Middle, Last Estate	Phone Number	Social Security Number/TIN	
Address	City	State	Zip Code
Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Relationship to Owner		

Name—First, Middle, Last	Phone Number	Social Security Number/TIN	
Address	City	State	Zip Code
Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Relationship to Owner		

Name—First, Middle, Last	Phone Number	Social Security Number/TIN	
Address	City	State	Zip Code
Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Relationship to Owner		

TRANSFER OR REPLACEMENT INFORMATION (Required)

Do you currently have an existing annuity contract or life insurance policy? Yes No
 Does the purchase of this annuity change or replace any existing annuity contract or life insurance policy? Yes No

CONTRACT AND PREMIUM INFORMATION (Required)

How do you want Integrity to issue this contract? Nonqualified Traditional IRA* Roth IRA* SEP IRA*
 * A contract is considered tax qualified if it is being funded from a rollover or transferred from a qualified plan, or existing IRA.

Nonqualified Payment Type	Qualified Payment Type
<input type="checkbox"/> Complete 1035 Exchange/Estimated Transfer \$ _____	<input checked="" type="checkbox"/> Qualified Transfer \$ 100,000 _____
<input type="checkbox"/> Partial 1035 Exchange/Estimated Transfer \$ _____	<input type="checkbox"/> Rollover \$ _____
<input type="checkbox"/> Amount Enclosed \$ _____	<input type="checkbox"/> Contribution \$ _____ For Tax Year _____
	\$ _____ For Tax Year _____
	<i>If no year is indicated, contribution defaults to current tax year.</i>

Make checks payable to **Integrity Life Insurance Company**.
 If a Wire Transfer is used to fund this contract, the following information is required: the account belongs to _____ and originated from _____ (state/country)

INTEREST RATE GUARANTEE PERIODS (Required)

Check one: 4 Year GRO 5 Year GRO 7 Year GRO 10 Year GRO

MVA Disclosure: The Guaranteed Rate Options (GROs) available under the contract are subject to a Market Value Adjustment (MVA), which may increase or decrease the available account value if funds are withdrawn during the guarantee period.

DISCLOSURE, CERTIFICATION AND OWNER'S SIGNATURE (Required)

SPOUSAL CONSENT – Required for contracts in AZ, CA, ID, LA, NM, NV, TX, WA and WI, if the spouse is not named as the joint Owner or, if no joint Owner is named, and the spouse is not named as the sole primary beneficiary on the contract.

If you are married to the contract owner and he/she has designated a joint Owner other than you, or if no joint Owner is named, and the Owner has designated a primary beneficiary other than you, please consult your tax advisor about the implications of this beneficiary designation.

I certify that I am the spouse of the named contract owner, and consent to my spouse designating the person(s) listed on previous pages as joint Owner and/or beneficiaries. I understand and acknowledge that as a result of this consent, I will not receive any benefits payable under this contract except to the extent specifically provided as a designated beneficiary on this contract.

DISCLOSURE, CERTIFICATION AND OWNER'S SIGNATURE (Continued)

Spouse's Name (printed)	Spouse's Signature	Date
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For applicants except those in AR, CT, DC, FL, ND and OR: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For applicants in AR: Any person who knowing presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For applicants in CT: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud as determined by a court of competent jurisdiction.

For applicants in DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

For applicants in FL: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

For applicants in ND: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

For applicants in OR: Any person who with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement as to any material fact may be guilty of insurance fraud.

Arizona Free Look Disclosure: The Owner may request in writing factual information regarding the benefits and provisions of the annuity contract purchased. If not satisfied, the Owner may return the contract within 10 days, within 30 days if it replaced another contract, or within 30 days if the Owner is 65 years or older on the date this application was signed, after the contract is delivered, and receive a refund of all monies paid.

California Senior Financial Products Disclosure: In the process of evaluating the purchase of any annuity product, you should understand the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties or other costs or penalties as a result of their sale or liquidation. Prior to purchasing the new annuity product, you or your representative may wish to consult independent legal or financial advice before selling or liquidating any assets.

Under penalties of perjury, I certify that: (1) the number shown on this form is my correct taxpayer identification number, **and** (2) that I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, **and** (3) I am a US citizen or resident alien.

Note: You must cross out Item #2 of certification if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting of interest or dividends on your tax returns

If the plan is being funded by transfer, rollover or conversion in the year of, or any year after, the owner attains age 70½, any minimum distribution requirement for the year of funding cannot be placed in this contract.

I have read the statements and answers in all parts of this application and state they are true and complete to the best of my knowledge and belief. I also understand that the Integrity Life Insurance Company will have no liability until the contract is issued.

Signed in the State of:

State

Owner's Signature John Doe /s/	Date 1/11/2012
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Joint Owner's Signature (if applicable) Margaret Doe /s/	Date 1/11/2012
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Annuitant's Signature (if different from Owner)	Date
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SALES REPRESENTATIVE/LICENSED AGENT INFORMATION (Required)

Does the applicant now have life insurance policies or annuity contracts with any company? Yes No

Will any existing insurance or annuity be replaced or changed (or has it been), assuming the contract applied for will be issued? Yes No

Has this application been reviewed for suitability by a financial institution or broker-dealer? (Required) Yes No

If **NO**, complete a Fixed Annuity Suitability Statement (or the Questionnaire for Suitability in NAIC States), and submit to Integrity with this application. Integrity cannot issue the contract without required suitability information.

By the signature below, I certify that I have asked and recorded completely and accurately the answers to all questions on this application. I know of nothing affecting the risk that has not been recorded herein. I also certify that prior to signing this application, I delivered to the applicant any proposal, outline of coverage, Buyer's Guide, comparison and/or disclosure statement required by federal law or by the law of the state where the application was signed.

Name—First, Middle, Last Ima Agent	Phone Number 555-111-2222	Agent ID Number (6 digits) 123456	
Firm Name ABC Firm	Fax Number 555-222-1111	Email Address imaagent@wslife.com	
Branch Address 1 First Street	City Anytown	State ST	Zip Code 12345
Sales Representative/Licensed Agent Signature Ima Agent /s/	Agent Licensed ID Number 111223333		Date 1/11/2012

Mail contract to: Sales Representative/Licensed Agent Owner
(Contracts mailed to sales representative/licensed agent must be delivered to the owner within five days of receipt. Contracts issued in Louisiana, Pennsylvania, South Dakota and West Virginia will be mailed to the owner automatically.)

SERFF Tracking Number: WSSST-127336352 State: Arkansas
 Filing Company: Integrity Life Insurance Company State Tracking Number: 49481
 Company Tracking Number: INT-16 1112
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: ILIC/Non-Compact/MultiVantage/RP
 Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: ILIC Flesch Certification - Non-Compact.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: The application is attached under the Forms Schedule tab for approval.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Actuarial Memo		
Comments:		
Attachment: MultiVantage Actuarial Memo (Standard).pdf		

	Item Status:	Status Date:
Satisfied - Item: Certificate of Compliance		
Comments:		
Attachment: Certificate of Compliance.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		

SERFF Tracking Number: WSSST-127336352 *State:* Arkansas
Filing Company: Integrity Life Insurance Company *State Tracking Number:* 49481
Company Tracking Number: INT-16 1112
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.003 Single Premium
Variable
Product Name: ILIC/Non-Compact/MultiVantage/RP
Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Attachment:

Statement of Variability (Non-Compact).pdf

Integrity Life Insurance Company

NAIC CODE # 74780

CERTIFICATION

I, Lori Rochford, an officer of Integrity Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
INT-16 1112 Single Premium Deferred Annuity Contract with Market Value Adjustment Feature	53
IR.36 1112 Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider	52
IL-73-31000 Single Premium Fixed Annuity Application	51

**Application was flesched with Contract INT-16 1112*



Lori Rochford
Assistant Vice President, Insurance Compliance

Date: 7/19/2011

**Certificate of Compliance with
Arkansas Rule and Regulation 19 & 49**

Integrity Life Insurance Company NAIC #74780

Form Number(s):

INT-16 1112, Single Premium Deferred Annuity Contract with Market Value Adjustment Feature
IR.36 1112, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider
IL-73-31000, Single Premium Fixed Annuity Application

I hereby certify to the best of my knowledge and belief that this filing is in compliance with Rule and Regulation 19, 49, ACA 23-79-138 and Bulletin 11-88.



Signature of Company Officer

Lori Rochford, JD

Name

Assistant Vice President, Insurance Compliance

Title

7/14/2011

Date

Statement of Variability

(August 2, 2011)

This Statement of Variability applies to the following forms:

INT-16 1112, Single Premium Deferred Annuity Contract with Market Value Adjustment Feature
IR.36 1112, Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider
IL-73-31000, Single Premium Fixed Annuity Application

The variable information is identified by brackets and may change as indicated below.

INT-16 1112

Single Premium Deferred Annuity Contract with Market Value Adjustment Feature

Contract Page 1

Company Logo: The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.

Right To Cancel: For new issues of the Contract, the number of days could range from 10 days to 30 days. For replacement Contracts, the number of days could range from 30 days to 90 days. The number of days will not be less than required by state law.

Administrative Office: We may change our administrative address, telephone number and web site if such items should change in the future.

Company Officer Signatures: This will change if the relevant individuals or titles should change in the future.

DATA PAGE - GENERAL DATA SECTION

Contract Number:	Contract number assigned by the Company
Contract Date:	Date the Contract is issued
Contract Type:	Indicates non-qualified or type of qualified contract. IRA, ROTH IRA, SEP IRA
Owner:	Owner's Name
Owner's Date of Birth:	Owner's Birth Date
Joint Owner:	Joint Owner's name; if there is no Joint Owner, this field will not print
Joint Owner's Date of Birth:	Joint Owner's birth date; if there is no Joint Owner, this field will not print

Statement of Variability

(Continued)

Annuitant:	Annuitant's Name and Sex
Annuitant's Date of Birth:	Annuitant's birth date
Maturity Date:	Date the Annuitant will reach the Maturity Age
Prior Written Notice Period:	The amount of notice provided to the Owner before certain events or actions. These amounts could range from 15 days to 90 days.

PREMIUM AND ACCOUNT VALUE SECTION

Premium:	Premium applied to the Contract on the Contract Date
Initial GRO:	The GRO chosen by the Owner to begin on the Contract Date during which the Guaranteed Interest Rate is received
Guaranteed Interest Rate on Initial GRO:	Base Interest Rate: The current Base Interest Rate guaranteed for the Initial GRO. The Base Interest Rate may be in excess of, but will never be less than, the Guaranteed Minimum Interest Rate. Interest Rate Enhancement: The Interest Rate Enhancement that applies during the first Contract Year. The Interest Rate Enhancement may range from 0.10% to 2.00%.
Guaranteed Minimum Interest Rate:	The minimum interest rate that will be applied for the life of the contract. This rate will never decrease below 1% or increase above 3%.
GRO's Available for First Renewal:	The Owner will be guaranteed one renewal into any of the GRO's available on the Contract Date, subject to contract restrictions.
Minimum Account Value for Election of GRO:	The minimum Account Value required to renew into a GRO. This could range from \$1,000 to \$20,000.
Minimum Premium:	The minimum Premium required to be paid into a Contract. This could range from \$1,000 to \$50,000.

Statement of Variability

(Continued)

Maximum Premium:	The Maximum Premium applied to the Contract without prior Company approval could range from \$100,000 to \$10,000,000. We may also vary the Maximum Premium by age.
Maximum Total Premium:	The Maximum Total Premium paid to all contracts in force with the Company having a common owner or annuitant may range from \$1,000,000 to \$10,000,000.
Minimum Account Value:	The amount triggering the Minimum Account Value provision will not be more than \$2,000.
Minimum Withdrawal Amount:	The minimum amount required for any partial withdrawal. This amount could range from \$50 to \$1,000.
MVA Coefficient:	The MVA Coefficient may range from 0.75 to 1.00.

CHARGES SECTION

Withdrawal Charge Percentages:

The withdrawal charge applied, as a percentage of the Adjusted Account Value withdrawn in excess of the free withdrawal amount. The withdrawal charge percentage schedule applies to both initial and renewal GRO's and coincides with the length of the GRO.

During the first year of the GRO, the percentage could range from 1% to 10%. During the second year, the percentage could range from 1% to 9%. During the third year, the percentage could range from 1% to 8%. During the fourth year, the percentage could range from 0% to 7%. During the fifth year, the percentage could range from 0% to 6%. During the sixth year, the percentage could range from 0% to 5%. During the seventh year, the percentage could range from 0% to 4%. During the eighth year, the percentage could range from 0% to 3%. During the ninth year, the percentage could range from 0% to 2%. During the tenth year, the percentage could range from 0% to 1%. The withdrawal charge percentage will never increase from one year to the next.

Free Withdrawal Percentage:

The percentage of Account Value that can be withdrawn each year without withdrawal charges or an MVA. This percentage could vary from 8% to 20%.

Statement of Variability

(Continued)

Maximum Charge for Additional Report: The maximum amount to be charged for each additional copy of the Report. This could range from \$10 to \$50.

ANNUITY BENEFIT SECTION

Minimum Amount Applied to Partial Annuity Option: The minimum amount required for a partial annuitization could range from \$1,000 to \$20,000.

Minimum Annuity Payment: The minimum amount required for each payment under an Annuity Option. This could range from \$20 to \$1,000.

Guaranteed Minimum Monthly Annuity Payment: The monthly payment, below which we may terminate the Contract and pay the present value of the annuity benefit on the basis of the Annuity Table and Annuity Payout Interest Rate. This minimum monthly payment will be no greater than \$20.

Annuity Table: The annuity table used in the determination of guaranteed annuity benefits will be one promulgated by the Society of Actuaries with an appropriate projection scale.

Annuity Payout Interest Rate: The interest rate used in the determination of guaranteed annuity benefits could range from 1.00% to 3.00%.

Adjustment to Age: An appropriate adjustment to age will be applied during the determination of guaranteed annuity benefits in accordance with expectations based on mortality data. Any examples of such adjustment will reflect the current age adjustment.

IR.36 1112

Waiver of Withdrawal Charge And Market Value Adjustment (MVA) Rider

Company Officer Signatures: This will change if the relevant individuals or titles should change in the future.

Statement of Variability

(Continued)

IL-73-31000

Single Premium Fixed Annuity Application

Interest Rate Guarantee Periods:

The available GRO periods could range from four years to ten years.

The MVA disclosure will serve as a notice that the product contains a Market Value Adjustment feature. The wording may change to accurately reflect the operation of the MVA if necessary.

SERFF Tracking Number: WSSST-127336352 State: Arkansas
 Filing Company: Integrity Life Insurance Company State Tracking Number: 49481
 Company Tracking Number: INT-16 1112
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: ILIC/Non-Compact/MultiVantage/RP
 Project Name/Number: ILIC/Non-Compact/MultiVantage/RP/ILIC/Non-Compact/MultiVantage/RP

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/05/2011	Form	Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider	10/18/2011	IR.36 1112 Waiver of Withdrawal Charge and MVA Rider.pdf (Superceded)

Integrity Life Insurance Company

Waiver of Withdrawal Charge and Market Value Adjustment (MVA) Rider

This Waiver of Withdrawal Charge and MVA Rider (Rider) has been issued to you and made a part of your Contract as of the Contract Date. This Rider is subject to all the terms of the Contract to which it is attached. If any terms contained in this Rider are inconsistent with those of the Contract, the Rider terms will control. Capitalized words not defined in this Rider are defined in the Contract.

We will waive any withdrawal charge and MVA on a Partial Withdrawal of any amount or a full surrender of the Contract, if you meet the requirements stated in either provision below on the date of the Partial Withdrawal or surrender.

- 1) **Confinement** – waiver under this provision is available on or after the first Contract Anniversary. We will waive any withdrawal charge and MVA on or after the first Contract Anniversary if you entered a hospital, nursing home, or other licensed health care facility (Facility) after the Contract Date and remained there continuously for at least 60 consecutive days.

When requesting the first Partial Withdrawal or surrender under this provision, you must provide a document on the Facility's letterhead, signed by the chief administrator of the Facility, stating: (1) the date you were admitted; and (2) the number of consecutive days of confinement. Each time you request a Partial Withdrawal or surrender under this provision, you must provide a statement or invoice that demonstrates you are confined at a Facility at the time of the request.

- 2) **Terminal Illness** – waiver under this provision is available after the Contract Date. We will waive any withdrawal charge and MVA if, after the Contract Date, you are diagnosed as terminally ill with a life expectancy of 12 or fewer months. When requesting the first Partial Withdrawal or surrender under this provision, you must provide certification of such diagnosis by a licensed physician who has examined you, is qualified to provide such certification, and is someone other than the Owner, Annuitant or a family member of either. Once established, waiver under this provision is in effect until the Contract is terminated.

If we deny your request for a waiver under this Rider, we will not process your Partial Withdrawal or surrender request until we notify you of the denial and provide you an opportunity to accept or reject your requested Partial Withdrawal or surrender amount, including any withdrawal charge and MVA.

Restriction on GROs - If you receive a waiver under this Rider, you will no longer be able to elect a renewal GRO under the Contract. You can only renew into the one-year Guarantee Period until the Contract terminates.

There is no separate charge for this Rider. This Rider will remain in force until the Contract terminates.

[SPECIMEN]

Jill T. McGruder, President

SPECIMEN]

Edward J. Babbitt, Secretary]