

INCOME SOURCE SELECT

STANDARD

**NON-
COMMISSION
VERSION**



**FLEXIBLE PREMIUM DEFERRED
PAID-UP ANNUITY CONTRACT**

Non-Participating

THIS CONTRACT creates a legal agreement between Integrity Life Insurance Company and the Owner. We have issued this Contract to you in consideration of your Initial Contribution. As the purchaser of the Contract, you are its Owner and Annuitant, unless we accept a different arrangement that you have requested.

OUR AGREEMENT WITH YOU

We agree to apply the Contributions received under this Contract to provide a paid-up annuity benefit beginning on the Annuitization Date if the Annuitant is then living. The paid-up annuity benefit shall not be less than the minimum benefits required by any statute of the state in which this Contract is delivered.

RIGHT TO CANCEL

PLEASE READ YOUR CONTRACT CAREFULLY. DURING A 10-DAY FREE LOOK PERIOD, 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. WE WILL PROMPTLY RETURN ANY CONTRIBUTIONS RECEIVED.

DISCLOSURES

THERE ARE NO CASH SURRENDER VALUES AVAILABLE UNDER THIS CONTRACT. THIS MEANS THAT NO WITHDRAWALS ARE AVAILABLE DURING THE DEFERRAL PERIOD.

ADMINISTRATIVE OFFICE

If you have questions, complaints, or need any help with your Contract, please write to us at **400 Broadway Cincinnati, Ohio 45202** or **P.O. Box 5720 Cincinnati, Ohio 45201-5720** or call us at **1-800-325-8583**.

INTEGRITY LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jill T. McGruder".

Jill T. McGruder
President

A handwritten signature in black ink, appearing to read "Edward J. Babbitt".

Edward J. Babbitt
Secretary

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DEFINED TERMS

Administrative Office: The address where all correspondence relating to this Contract should be sent. Our Administrative Office is stated on the first page of this Contract. We will provide you with written notice if we change our Administrative Office.

Annuitant: A natural person named in writing on the Contract Date on whose age and sex the Income Amount is based. The Annuitant is specified on the Schedule Page.

Annuitization Date: The date we begin paying your Income Amount. The Annuitization Date is specified on the Schedule Page. Restrictions that may apply to the Annuitization Date are specified on the Schedule Page under Contract Restrictions – Annuitization Date.

Annuity Purchase Rate: The Annuity Purchase Rate is based upon the class of contracts, the Income Option, the Annuitant's age and sex as of the Annuitization Date, Deferral Period, and the date on which the rate is determined. The Annuity Purchase Rate is what we use to determine a current Income Amount.

Available Income Options: Payout options offered by us and used to calculate your Income Amount beginning on the Annuitization Date. Available Income Options offered on the Contract Date are specified on the Schedule Page.

Business Day: Any day that our Administrative Office is open for business.

Code: Internal Revenue Code of 1986, as now or hereafter amended, or any corresponding provisions of prior or subsequent United States tax laws.

Contract Date: The date we issued this Contract to you in consideration for your Initial Contribution paid to us. The Contract Date is specified on the Schedule Page. A "Contract Anniversary" is the same date as the Contract Date in each successive calendar year.

Contract Year: Each consecutive twelve (12) month period after the Contract Date.

Contribution: Purchase payments made to us on the Contract Date or at a later time. We may refer to Contributions as an Initial Contribution or Additional Contributions. Your Initial Contribution is specified on the Schedule Page. A "net Contribution" is the Contribution less any premium tax.

Deferral Period: The period beginning with the Contract Date and ending on the day before the Annuitization Date.

Good Order: Complete with the information we need to properly process your Notice in a timely manner.

Guaranteed Minimum Income Factor: A factor equal to a guaranteed income amount per \$1,000 of Annuity Value that we determine using the Mortality Table and Annuity Payout Interest Rate shown on the Schedule Page. Guaranteed Minimum Income Factors are based on the Annuitant's age and sex as of the Annuitization Date, and on your selected Income Option. Sample Monthly Guaranteed Minimum Income Factors for the Lifetime Income Option are shown on the Schedule Page.

Income Amount: Guaranteed fixed payments payable by us to a payee designated by the Owner, in accordance with the Income Option selected. You may not elect a partial Income Amount.

Income Period: A period starting on the Annuitization Date and continuing in accordance with the Income Option selected, during which the Income Amount is payable.

Maximum Annuitization Date: The latest date at which the Annuitization Date may be set. The Maximum Annuitization Date is specified on the Schedule Page.

Minimum Deferral Period: The least number of Contract Years that must expire before the Income Period can begin. The Minimum Deferral Period is specified on the Schedule Page.

Notice: A request submitted in writing, or another manner that we approve in advance, containing information that we need to properly administer your Contract. All Notices to us must be sent to our Administrative Office and received in Good Order. To be effective for a Business Day, a Notice must be received prior to the end of that Business Day. We will not be responsible for any actions taken prior to our receipt of a valid change request. We will send all correspondence relating to your Contract to your last known address.

Owner: The Owner is the Annuitant or an entity named on the Contract Date entitled to the ownership rights under this Contract. An entity is an executor, administrator, trustee, corporation, partnership, association or other non-natural person. The Owner is specified on the Schedule Page.

Restricted Income Amount: The lowest amount we will allow to be paid as your Income Amount. The Restricted Income Amount is specified on the Schedule Page. The number of payments in a year may be adjusted to maintain this minimum.

Selected Options: Selected Options are the options selected by you from the group of options available under this Contract. Selected Options chosen by you on the Contract Date are specified on the Schedule Page.

We, Our, Us, Company: Integrity Life Insurance Company.

You, Your: The Owner of this Contract.

The Contract and the Schedule Page may contain additional Defined Terms.

INCOME AMOUNT

Contributions: All amounts received by us during the Deferral Period that we accept shall be considered your Contributions. We require that your Initial Contribution meet our Minimum Initial Contribution, and provide an Income Amount that meets our Restricted Income Amount, both as specified on the Schedule Page. We may accept Additional Contributions from you if they equal or exceed the Minimum Additional Contribution amount specified on the Schedule Page. No Additional Contributions are required to keep this Contract in force.

We may refuse to accept any Additional Contribution that exceeds the Total Contribution Limit specified on the Schedule Page. We will notify you in advance if we change our Minimum Additional Contribution amount or Total Contribution Limit, or if we suspend accepting Additional Contributions in the future. We may refund any Contribution made within thirty (30) days prior to the Annuitization Date. We do not accept Contributions during the Income Period.

Premium Taxes: A regulatory tax may be assessed on the Company by a federal, state, or a local government entity, on your Contribution to this Contract or Income Amount payable to you. Any premium tax assessed against us will be deducted either from your Contribution when received, or from the Income Amount when paid. We may pay premium taxes when due and deduct the premium tax amount paid from your Income Amount at a later date. Delaying a deduction will not waive any right we may have to deduct the tax from your Income Amount.

Income Amount: On the Contract Date, we will determine the Income Amount purchased under the selected Income Option. The Income Amount shall be based on the current Annuity Purchase Rate applicable to this class of contracts. The Income Amount is specified on the Schedule Page.

Additional Contributions shall be applied on the Business Day received and in the same fashion as the Initial Contribution unless a request to change the Income Option has been received and accepted at our Administrative Office. We will calculate a new Income Amount for each Additional Contribution received and add this to the Income Amount associated with prior Contributions. This becomes your new total Income Amount. We will send you notification of your new total Income Amount.

On any effective date, the Income Amount payable on the Annuitization Date is equal to the total Income Amount for Contributions received on or before that effective date. For purposes of this paragraph, "effective date" shall mean any date during the Deferral Period.

Minimum Income Amount: We guarantee that the Income Amount will not be less than the Minimum Income Amount (referred to as the MIA) for the Income Option you elect. The MIA is the minimum paid-up annuity benefit available under this Contract. The MIA shall not be less than the minimum benefits required by any statute of the state in which this Contract is delivered.

We determine the MIA as follows:

1. For each Contribution, we calculate a value (referred to as the Annuity Value) equal to 87.5% of the net Contribution accumulated with interest at the effective annual MIA Interest Rate from the date of the Contribution through the Annuitization Date.

The effective annual MIA Interest Rate is specified on the Schedule Page and is guaranteed for the life of the Contract. This rate will never be less than the minimum nonforfeiture rate required by any statute of the state in which this Contract is delivered.

2. We apply the applicable Guaranteed Minimum Income Factor to the Annuity Value to determine the MIA on the Annuitization Date. This dollar amount becomes your MIA.

Example of the MIA Calculation (assumes no Premium Tax):

As an example, assume you are a 55 year old male on the Contract Date, and you make an Initial Contribution of \$100,000. You select an annuitization age of 70 and the Lifetime Income Option, which guarantees monthly income payments for life. Assume the MIA Interest Rate is 1%.

On the Contract Date, we calculate the MIA for this example as follows:

1. For the \$100,000 Initial Contribution, we calculate the Annuity Value as follows: 87.5% of the \$100,000 contribution accumulated with interest at the MIA Interest Rate of 1% compounded for 15 years.

$$\text{Annuity Value} = 0.875 \times \$100,000 \times 1.01^{15} = \$101,584.78$$

2. We apply the applicable Guaranteed Minimum Income Factor to the Annuity Value to determine the MIA on the Annuitization Date. Assume this factor is \$5.18 per \$1,000 of Annuity Value. At age 70, the monthly MIA is calculated as follows:

$$\text{MIA} = \$5.18 \times (\$101,584.78 / 1000) = \$526.21$$

3. Thus, for the Initial Contribution of \$100,000, the monthly Income Amount at age 70 will not be less than the MIA of \$526.21. If on the Contract Date, your \$100,000 Initial Contribution will actually purchase an Income Amount greater than the MIA, this amount will be shown on the Schedule Page and will be guaranteed.

Now assume that you make an Additional Contribution of \$10,000 five years later at age 60. We calculate your MIA for this example as follows:

1. For the \$10,000 Additional Contribution, we calculate the Annuity Value as follows: 87.5% of the \$10,000 Additional Contribution accumulated with interest at the MIA Interest Rate of 1% compounded for 10 years.

$$\text{Annuity Value} = 0.875 \times \$10,000 \times 1.01^{10} = \$9,665.44$$

2. We apply the applicable Guaranteed Minimum Income Factor to the Annuity Value to determine the additional MIA on the Annuitization Date. At age 70, the additional monthly MIA is calculated as follows:

$$\text{MIA} = \$5.18 \times (\$9,665.44 / 1000) = \$50.07$$

3. Thus, for the Additional Contribution of \$10,000, the additional monthly Income Amount at age 70 will not be less than the MIA of \$50.07. If on the date of your Additional Contribution, your \$10,000 Additional Contribution will actually purchase an Income Amount greater than the MIA, the greater amount will be guaranteed.

4. The total MIA at the annuitization age of 70 is equal to the total MIA for all Contributions and is as follows:

$$\text{MIA} = \$526.21 + \$50.07 = \$576.28$$

**OWNERSHIP AND BENEFITS PAYABLE
UPON ANNUITANT'S DEATH**

Owner: The Owner is the Annuitant unless we have accepted another designated Owner. The Owner does not need the consent of anyone who has only a conditional or future ownership interest in this Contract.

The Owner may transfer ownership of the Contract at any time by providing us with Notice of such transfer. A transfer will take effect as of the time the Notice was signed, but without further liability as to any payment or other settlement made by us before receipt of such Notice. A transfer of ownership may be subject to state and federal income and/or gift taxes and penalties. We are not responsible for the tax consequences resulting from a transfer of ownership.

Annuitant: A natural person named in writing on the Contract Date on whose age and sex the Income Amount is based. We do not allow the Owner to change the Annuitant unless we have given written authorization that such change is accepted. The Annuitant has no rights under this Contract.

Joint Annuitant: A natural person in addition to the Annuitant on whose age and sex the Income Amount is also based. The Schedule Page will specify a Joint Annuitant only if the Income Option selected on the Contract Date provides for one. We do not allow the Owner to change the Joint Annuitant unless we have given written authorization that such change is accepted. The Joint Annuitant has no rights under this Contract.

Payee: The individual, trust, corporation or any other entity named by the Owner, or subsequently changed by the Owner, to receive the Income Amount. If no payee is designated, the Owner will become the payee. The Owner has the right to change the payee at any time by providing us with satisfactory Notice of such change, or to name contingent payees to receive payments if the payee dies. Upon the last death of the Annuitant or Joint Annuitant after the Annuitization Date, the payee's right to receive payment terminates.

Beneficiary: The Beneficiary is the primary person, persons or entity named in writing, originally or by amendment, to receive any remaining certain Income Amounts payable upon the last death of the Annuitant or Joint Annuitant after the Annuitization Date. You may also name a person or entity as a Contingent Beneficiary who becomes the primary Beneficiary if the named primary Beneficiary is not living at the time of the Annuitant's death. The Beneficiary named on the Contract Date is specified on the Contract's Beneficiary Addendum.

The Owner has the right to change a Beneficiary at any time by providing us with Notice of such change. A change will take effect as of the time the Notice was signed, whether or not the Annuitant or the Joint Annuitant is living on the date of receipt, but without further liability as to any payment or other settlement made by us before receipt of such change.

Unless otherwise specified in writing, originally on the Contract Date or by amendment, if the Owner has named two or more persons as the Beneficiary, the Beneficiary will be the named person or persons who survive the Annuitant and Joint Annuitant. Unless the Owner has specified in writing a different arrangement, if more than one Beneficiary survives, they will share equally.

Distribution Rules - Generally: This section is intended to satisfy the required provisions of Section 72(s) of the Code. Terms used in this section can be found in the Code and are defined herein as to their effect on this Contract.

Before the Annuitization Date: If the Annuitant dies before the Annuitization Date, the Contract terminates, and no payments are due.

On or After the Annuitization Date: If the Annuitant dies after the Annuitization Date (or both the Annuitant and Joint Annuitant die after the Annuitization Date where it applies to the Income Option selected) and before all certain Income Amounts have been distributed, the remaining Income Amounts must be distributed *at least as rapidly* as before death.

When we receive due proof of the last of the Annuitant's or Joint Annuitant's death and instructions from the Beneficiary, we will begin distributing any remaining certain Income Amounts to the Beneficiary. Alternatively, the Beneficiary may elect to receive the present value of the remaining Income Amounts in a single sum payment.

If more than one Beneficiary is entitled to the Income Amounts distributable, we will divide the Income Amounts into separate shares for each Beneficiary. If we have not received instructions from all of the Beneficiaries, the entire remaining Income Amounts shall continue to be held in our General Account and earn interest at the minimum rate required by law. We may pay any Income Amounts due to a Beneficiary in a single sum payment if the Income Amount payable does not meet our Restricted Income Amount requirements.

If there is no designated Beneficiary, or if no designated Beneficiary is living at the time of the Annuitant's death, we will pay in a single sum payment to the Owner or the Owner's estate the present value of any remaining Income Amounts.

Due Proof of Death: For purposes of this Contract, "due proof of death" means an original certified death certificate, or any other proof we find satisfactory, and our death claim paperwork that is considered in Good Order by our Administrative Office.

INCOME OPTIONS

Lifetime Income Option: We offer a Lifetime Income Option, which guarantees monthly income payments for the Annuitant's lifetime. We may offer additional Income Options on the Contract Date or in the future.

Selected Options: On the Contract Date, you choose your Selected Options. Selected Options apply to all Contributions received. Unless otherwise restricted, you may change your Selected Options at any time prior to the Annuitization Date by giving us Notice and using a form acceptable to us. Restrictions on changes to the Selected Options are specified on the Schedule Page under Contract Restrictions - Changes to Selected Options.

Before the Annuitization Date, if you change your Selected Options, we will redetermine the Income Amount using an actuarially equivalent basis. The new Income Amount is determined based on the Annuity Purchase Rates offered on the date each Contribution was originally received. The new Income Amount will be the same amount as if the new Selected Options had been originally selected on the date of each Contribution.

Maturity Notices: We will provide you with a Maturity Notice informing you that the Annuitization Date is approaching.

Unless otherwise restricted, you will have the opportunity to change your Selected Options by giving us Notice and using a form acceptable to us. If you choose not to change your Selected Options, and the Annuitant is still living, we will automatically begin paying an Income Amount based on your last Selected Options.

If the Annuitant is not living on the Annuitization Date, no Income Amount will be paid and this Contract will terminate. We may require proof that the Annuitant (and Joint Annuitant, if applicable) is alive on the Annuitization Date.

Payout Frequency and Income Amount: Unless otherwise restricted, you may elect to receive an Income Amount monthly, quarterly, semi-annually or annually. The Payout Frequency you selected on the Contract Date is shown on the Schedule Page. If you change the Payout Frequency, the Income Amount will also change. If the Income Amount would be less than the Restricted Income Amount, we may reduce the frequency of the payment to an interval that will result in the payment being at least equal to the Restricted Income Amount, but no less frequently than annually.

GENERAL PROVISIONS

Entire Contract: The entire contract consists of this Contract, Schedule Page, and Beneficiary Addendum, including any riders or endorsements. Changes to this Contract are not valid unless we make them in writing. They must be signed by one of our Executive Officers. No agent has the authority to change this Contract or to waive any of its provisions.

Incontestability: This Contract is incontestable two (2) years from the Contract Date.

Nonparticipating: This Contract is nonparticipating. This means we do not pay dividends on it. The Contract will not share in our profits or surplus.

Protection of Proceeds and Payments: To the extent permitted by law, neither the proceeds nor any payments under this Contract shall be subject to the claims of creditors or legal process.

Annual Statement: At least annually during the Deferral Period, you will receive a statement showing the Contributions you made, the Income Amounts you purchased, and any other information required by law. We will mail your statement to the address contained in our records.

Misstatement of Age or Sex: If the Annuitant's age or sex (or Joint Annuitant's age or sex, if applicable) is misstated, payments will be adjusted to the amount that would have been provided at the correct age or sex. If payments have already commenced and the misstatement has caused an underpayment, the full amount due will be paid with the next scheduled payment. If the misstatement has caused an overpayment, the amount due will be deducted from one or more future payments.

Evidence of Survival: We may require proof that the Annuitant is alive on or after the Annuitization Date, and proof that any Joint Annuitant on whose life the Income Amount is based is alive. We reserve the right to discontinue payment until we have received acceptable proof.

Contract Amendment: We will amend this Contract from time to time in cases where we are acting to comply with applicable state law and/or regulation or with the Code and/or regulations of the United States Treasury Department, or are acting to maintain the tax-deferred status of this Contract, pursuant to those provisions or regulations.

Assignments: This Contract may be assigned as collateral or security for a loan, but we will not be bound by an assignment unless it is in writing and we have received it. Your rights and those of any person referred to in this Contract will be subject to the assignment. We assume no responsibility for the validity or tax consequences of any assignment. No amounts payable under this Contract to a payee other than the Owner may be assigned by that payee, nor will they be subject to the claims of creditors or to legal process to the extent permitted by law.

**INCOME SOURCE
SELECT
NON-
COMMISSION**

**DEATH
BENEFIT VERSION**

SCHEDULE PAGE

SCHEDULE PAGE

CONTRACT INFORMATION:

CONTRACT NUMBER: [005627]
CONTRACT DATE: [01/02/06]
CONTRACT TYPE: [Non-Qualified]
INITIAL CONTRIBUTION: [\$100,000]

OWNER INFORMATION:

NAME: [John Doe]
DATE OF BIRTH: [09/18/1950]
SEX: [Male]

ANNUITANT INFORMATION:

NAME: [John Doe]
AGE ON CONTRACT DATE: [55]
DATE OF BIRTH: [09/18/1950]
SEX: [Male]

[JOINT ANNUITANT INFORMATION:

NAME: [Jane Doe]
AGE ON CONTRACT DATE: [61]
DATE OF BIRTH: [09/18/1944]
SEX: [Female]

Joint Annuitant is only applicable during the Income Period.]

BENEFICIARY INFORMATION:

PRIMARY BENEFICIARY: See Beneficiary Addendum
CONTINGENT BENEFICIARY: See Beneficiary Addendum

SELECTED OPTIONS:

ANNUITIZATION DATE: [01/02/2026]
INCOME OPTION: [Joint and Survivor Life Income Option]
PAYOUT FREQUENCY: [monthly]
INCREASING PAYOUT OPTION: [Increasing Payout Option Not Selected]
[INCOME REDUCTION OPTION: [Income Reduction Option Not Selected]]

INCOME AMOUNT: [\$1,148.85]

CONTRACTUAL MINIMUM GUARANTEES:

MIA INTEREST RATE: [2%]
MORTALITY TABLE: [Annuity 2000 Mortality Table with Projection Scale G,
with [7]-year age setback]
ANNUITY PAYOUT INTEREST RATE: [3%]

DEATH BENEFIT INTEREST RATE: [3%]

CONTRACT RESTRICTIONS:

MINIMUM INITIAL CONTRIBUTION: [\$10,000]

MINIMUM ADDITIONAL CONTRIBUTION: [\$1,000]

TOTAL CONTRIBUTION LIMIT: [\$1,000,000 if Annuitant is age [40-75] on the Contract Date. \$500,000 if Annuitant is age [76-82] on the Contract Date.]

MINIMUM DEFERRAL PERIOD: [Two (2) years]

MAXIMUM ANNUITIZATION DATE: [**NonQualified** = earlier of Contract Anniversary on or following Annuitant's age 85 or 20th Contract Anniversary]

RESTRICTED INCOME AMOUNT: [\$100.00]

ANNUITIZATION DATE:

[(1) The Annuitization Date must be after the Minimum Deferral Period and no later than the Maximum Annuitization Date.

(2) Request to change Annuitization Date must be made at least [two (2)] years prior to the new selected Annuitization Date.

(3) Changes to the Annuitization Date are limited to [two (2)].]

CHANGES TO SELECTED OPTIONS:

[(1) If there is a corresponding change in marital status, you may request to change your Income Option from a Single Life Option to a Joint and Survivor Life Option, or a Joint and Survivor Life Option to a Single Life Option. We will require proof of such Annuitant's marital status change. Marital status changes must be received in our Administrative Office in Good Order within one (1) year from the marital status change. Otherwise, you may not change from one Income Option to another.

(2) You cannot add, or increase the length of, a Certain Income Option.

(3) You may request two (2) Selected Option changes that may include one or more of the following:

(a) decreasing a Certain Income Option's length of payments

(b) changing the percentage or adding or terminating the Increasing Payout Option, and/or

(c) changing the percentage or adding or terminating the Income Reduction Option for Joint and Survivor Options.

Changes to these Selected Options must be requested two years prior to the Annuitization Date.

(4) The Payout Frequency can be changed at any time but only if the change is towards a more frequent payment (i.e., changing from annual to monthly allowed, but from monthly to annual not allowed).]

AVAILABLE INCOME OPTIONS:

[SINGLE LIFE OPTIONS:

Option 1: Lifetime Income Option.

Length of Payments: Income Amount paid as long as the Annuitant is alive. No payments are made to the Beneficiary once the Annuitant dies.

Option 2. Lifetime with Certain Income Option.

Length of Payments: Income Amount paid as long as the Annuitant is alive with payments guaranteed from 60-240 months (5 to 20 years), as selected by the Owner. The guaranteed payments period selected cannot exceed Annuitant's age 90. If the Annuitant dies before we have made all the guaranteed payments, we will continue to pay the Beneficiary the remaining guaranteed payments.]

[JOINT AND SURVIVOR LIFE OPTIONS:

Option 3. Joint and Survivor Life Income Option.

Length of Payments: Income Amount paid as long as the Annuitant or Joint Annuitant is living. 100% of the Income Amount to continue after the first death. All payments end upon the deaths of the Annuitant and Joint Annuitant.

Option 4. Joint and Survivor Life with Certain Income Option.

Length of Payments: Income Amount paid as long as the Annuitant or Joint Annuitant is living, with payments guaranteed from 60-240 months (5 to 20 years), as selected by the Owner. The guaranteed payments period selected cannot exceed Annuitant's age 90. 100% of the Income Amount to continue after the first death. If the Annuitant and Joint Annuitant die before we have made all the guaranteed payments, we will continue to pay the Beneficiary the remaining guaranteed payments.]

ADDITIONAL INCOME OPTION BENEFITS AVAILABLE:

[Additional Option #1. Increasing Payout Option.

Allows the Income Amount to automatically increase annually after the Annuitization Date by a percentage selected by you on a form acceptable to us. This feature is not tied to any index or inflation rate.]

[Additional Option #2. Income Reduction Option.

An Income Option that may be available for Joint and Survivor Life Income or Joint and Survivor Life with Certain Income Options. The Payout Reduction Option reduces the Income Amount in the event the Annuitant dies first or, if selected, at the first death of the Annuitant or Joint Annuitant. The reduction is based on a percentage selected by you on a form acceptable to us prior to the Annuitization Date.]

[ANNUITY TABLE
FOR
LIFETIME INCOME OPTION

SAMPLE MONTHLY GUARANTEED MINIMUM INCOME FACTORS

Monthly Guaranteed Minimum Income Factor
per \$1,000 of Annuity Value

Based on an Annuity Payout Interest Rate of [3%] and the [Annuity 2000
Mortality Table with Projection Scale G, with [7]-Year age setback].

Annuitant's Age	Males	Females
60	[\$4.12]	[\$3.83]
61	[\$4.20]	[\$3.90]
62	[\$4.28]	[\$3.97]
63	[\$4.37]	[\$4.04]
64	[\$4.46]	[\$4.12]
65	[\$4.56]	[\$4.21]
66	[\$4.67]	[\$4.29]
67	[\$4.79]	[\$4.39]
68	[\$4.91]	[\$4.49]
69	[\$5.04]	[\$4.60]
70	[\$5.18]	[\$4.71]

FOR
NON-Qualified,
IRA & ROTH

**[UNISEX ANNUITY TABLE
FOR
LIFETIME INCOME OPTION**

SAMPLE MONTHLY GUARANTEED MINIMUM INCOME FACTORS

**Monthly Guaranteed Minimum Income Factor
per \$1,000 of Annuity Value**

**Based on an Annuity Payout Interest Rate of [3%] and the [Annuity 2000
Mortality Table with Projection Scale G, with [7]-Year age setback].**

Annuitant's Age	Unisex
60	
61	[\$3.97]
62	[\$4.05]
63	[\$4.12]
64	[\$4.20]
65	[\$4.29]
66	[\$4.38]
67	[\$4.48]
68	[\$4.58]
69	[\$4.69]
70	[\$4.81]
	[\$4.94]

SPECIMEN

For
SEP, TSA
f

OTHER QUALIFIED

BENEFICIARY ADDENDUM

PRIMARY BENEFICIARY(IES):

CONTINGENT BENEFICIARY(IES):

SPECIMEN



COMMUTATION BENEFIT RIDER

THIS RIDER has been attached to and made a permanent part of your Contract as of the Contract Date. This Rider is subject to all the exclusions, definitions and provisions of the Contract to which it is attached which are not inconsistent herewith. If any provisions contained in this Rider are contrary to or inconsistent with those of the Contract, the Rider provisions will control.

Commutation Benefit:

After we begin paying the Income Amount, if sixty (60) days have not lapsed since the Annuitization Date, you may choose to commute all or a portion of the future Income Amounts to a single sum payment. You may not exercise this choice more than once during such period. We may apply additional restrictions. These restrictions, if any, can be found under the Contract Restrictions section of your Schedule Page.

When you choose to commute all or a portion of the future Income Amounts, we determine the commuted value of the future Income Amounts. The commuted value of the future Income Amounts is equal to the actuarial present value of the remaining Income Amounts. You may contact our Administrative Office to determine the commuted value.

The commuted value of the future Income Amounts may not exceed the total future expected payments as determined under the applicable income tax regulation of section 401(a)(9) of the Code which governs the minimum required distribution provisions for qualified plans and Individual Retirement Annuities.

If you choose to commute all of the future Income Amounts, we will pay you the commuted value of the Income Amounts in a single sum payment, and no further payment of any kind will be made under the Contract. The total amount you will receive on a full commutation of future Income Amounts may be more or less than the total of all the Contributions you made.

If you choose to commute only a portion of the future Income Amounts, you must advise us of the percentage of the future Income Amounts you choose to commute. We will pay you that percentage of the commuted value in a single sum payment, and we will reduce the future Income Amounts payable to you by this same percentage.

For example, suppose your Income Amount is \$1,000 per month for your Selected Options, and during the sixty days following the Annuitization Date, you decide to commute 30% of your future Income Amounts. We will determine the commuted value for all of the remaining Income Amounts, and we will pay 30% of that value in a single sum. Your future Income Amounts will be reduced by 30%, resulting in future payments of \$700 per month.

If you choose to commute a portion of the future Income Amounts, and the corresponding reduction to future Income Amounts would result in remaining payments that are less than the Restricted Income Amount specified in your Contract, then we will treat your request as a choice to commute all of the future Income Amounts.

We assume no responsibility for tax consequences associated with commutation.

This Rider will terminate upon the last death of the Annuitant or Joint Annuitant after the Annuitization Date, or 60 days after the Annuitization Date, whichever is earlier.

INTEGRITY LIFE INSURANCE COMPANY

[

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Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary]



DEATH BENEFIT RIDER

THIS RIDER has been attached to and made a permanent part of your Contract as of the Contract Date. This Rider is subject to all the exclusions, definitions and provisions of the Contract to which it is attached which are not inconsistent herewith. If any provisions contained in this Rider are contrary to or inconsistent with those of the Contract, the Rider provisions will control.

This following language amends the **OWNERSHIP AND BENEFITS PAYABLE UPON ANNUITANT'S DEATH** section of your Contract:

1. Under the section entitled "Beneficiary," the first sentence in the first paragraph shall be deleted and the following new sentence substituted in its place:

The Beneficiary is the primary person, persons or entity named in writing, originally or by amendment, to receive the Death Benefit payable upon the Annuitant's death prior to the Annuitization Date, or any remaining Income Amount payable upon the last death of the Annuitant or Joint Annuitant after the Annuitization Date, whichever is applicable.

2. The section entitled "Before the Annuitization Date," is deleted and replaced with the following new section:

Before the Annuitization Date: If the Annuitant dies before the Annuitization Date, we will pay the Death Benefit to your Beneficiary(ies). The Death Benefit is equal to the sum of the net Contributions accumulated at the effective annual Death Benefit Interest Rate from the date we receive each Contribution until the date we process the Death Benefit.

The Death Benefit Interest Rate is the effective annual interest rate shown on the Schedule Page. We guarantee the Death Benefit Interest Rate for the life of the Contract. This rate will never be less than the minimum nonforfeiture rate required by any statute of the state in which this contract is delivered.

We will pay the Death Benefit in a single sum payment or such other method that the Beneficiary requests and is acceptable to us, after we have received due proof of death and an acceptable election form from the Beneficiary. Notwithstanding the preceding sentence, if you have elected an irrevocable form of Income Option with respect to any Beneficiary named, payment will be made in accordance with such election.

The Death Benefit must be paid either (1) within five years of the Annuitant's death, or (2) as annuity payments for the life of the Beneficiary or for a fixed period that does not extend beyond the life expectancy of the Beneficiary. Annuity payments must begin within one year of the Annuitant's death. If annuity payments are elected more than 60 days after the Annuitant's death, the Death Benefit may be treated as a lump sum distribution for tax purposes. We are not responsible for the tax consequences resulting from the timing of the election. Annuity payments are not available if the Beneficiary is an entity.

If you have designated more than one Beneficiary, we will not process the Death Benefit until we have received instructions from all Beneficiaries. Any Death Benefit will be paid in accordance with applicable law or regulations governing death benefit payments.

If more than one Beneficiary is entitled to the Death Benefit, we will divide the Death Benefit into separate shares for each Beneficiary. If we have not received instructions from one or more of the Beneficiaries, the Death Benefit shall continue to be held in our General Account and earn interest at the Death Benefit Interest Rate.

If the Beneficiary requests that the Death Benefit be paid as annuity payments, but the Death Benefit payable does not meet our Restricted Income Amount requirements, we may pay any Death Benefit due to a Beneficiary in a single sum payment.

If there is no designated Beneficiary, or if no designated Beneficiary is living at the time of the Annuitant's death, we will pay the Death Benefit in a single sum payment to the Owner or the Owner's estate.

This Contract terminates once we have paid the Death Benefit and no further payments of any kind will be made.

INTEGRITY LIFE INSURANCE COMPANY

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Edward J. Babbitt, Secretary]

**INCOME SOURCE
SELECT**

**NON-
COMMISSION**

**NON-DEATH
BENEFIT VERSION**

SCHEDULE PAGE

SCHEDULE PAGE

CONTRACT INFORMATION:

CONTRACT NUMBER: [005627]
CONTRACT DATE: [01/02/06]
CONTRACT TYPE: [Non-Qualified]
INITIAL CONTRIBUTION: [\$100,000]

OWNER INFORMATION:

NAME: [John Doe]
DATE OF BIRTH: [09/18/1950]
SEX: [Male]

ANNUITANT INFORMATION:

NAME: [John Doe]
AGE ON CONTRACT DATE: [55]
DATE OF BIRTH: [09/18/1950]
SEX: [Male]

[JOINT ANNUITANT INFORMATION:

NAME: [Jane Doe]
AGE ON CONTRACT DATE: [61]
DATE OF BIRTH: [09/18/1944]
SEX: [Female]

Joint Annuitant is only applicable during the Income Period.]

BENEFICIARY INFORMATION:

PRIMARY BENEFICIARY: See Beneficiary Addendum
CONTINGENT BENEFICIARY: See Beneficiary Addendum

ANNUITIZATION DATE: [01/02/2036]

SELECTED OPTIONS:

INCOME OPTION: [Joint and Survivor Life Income Option]
PAYOUT FREQUENCY: [monthly]
INCREASING PAYOUT OPTION: [Increasing Payout Option Not Selected]
[INCOME REDUCTION OPTION: [Income Reduction OptionNot Selected]]
INCOME AMOUNT: [\$1,312.88]

CONTRACTUAL MINIMUM GUARANTEES:

MIA INTEREST RATE: [2%]
MORTALITY TABLE: [Annuity 2000 Mortality Table with Projection Scale G,
with 7-year age setback]
ANNUITY PAYOUT INTEREST RATE: [3%]

CONTRACT RESTRICTIONS:

MINIMUM INITIAL CONTRIBUTION: [\$10,000]
MINIMUM ADDITIONAL CONTRIBUTION: [\$1,000]
TOTAL CONTRIBUTION LIMIT: [\$1,000,000 if Annuitant is age [40-75] on the Contract Date. \$500,000 if Annuitant is age [76-82] on the Contract Date.]
MINIMUM DEFERRAL PERIOD: [Two (2) years]
MAXIMUM ANNUITIZATION DATE: [Contract Anniversary on or following Annuitant's age 85]
RESTRICTED INCOME AMOUNT: [\$100.00]
ANNUITIZATION DATE: [(1) The selected Annuitization Date must equal the Maximum Annuitization Date.
(2) The Annuitization Date cannot be changed.]
CHANGES TO SELECTED OPTIONS: Selected Options cannot be changed once selected on the Contract Date.

AVAILABLE INCOME OPTIONS:

[SINGLE LIFE OPTION:

Option 1: Lifetime Income Option.

Length of Payments: Income Amount paid as long as the Annuitant is alive. No payments are made to the Beneficiary once the Annuitant dies.]

[JOINT AND SURVIVOR LIFE OPTION:

Option 2. Joint and Survivor Life Income Option.

Length of Payments: Income Amount paid as long as the Annuitant or Joint Annuitant is living. 100% of the Income Amount to continue after the first death. All payments end upon the deaths of the Annuitant and Joint Annuitant.]

ADDITIONAL INCOME OPTION BENEFITS AVAILABLE:

[Additional Option #1. Increasing Payout Option.

Allows the Income Amount to automatically increase annually by a percentage selected by you on a form acceptable to us. This feature is not tied to any index or inflation rate.]

[Additional Option #2. Income Reduction Option.

An Income Option that may be available for Joint and Survivor Life Income Option. The Payout Reduction Option reduces the Income Amount in the event the Annuitant dies first or, if selected, at the first death of the Annuitant or Joint Annuitant. The reduction is based on a percentage selected by you on a form acceptable to us prior to the Annuitization Date.]

**[ANNUITY TABLE
FOR
LIFETIME INCOME OPTION**

SAMPLE MONTHLY GUARANTEED MINIMUM INCOME FACTORS

**Monthly Guaranteed Minimum Income Factor
per \$1,000 of Annuity Value**

**Based on an Annuity Payout Interest Rate of [3%] and the [Annuity 2000
Mortality Table with Projection Scale G, with [7]-Year age setback].**

Annuitant's Age	Males	Females
60	[\$4.12]	[\$3.83]
61	[\$4.20]	[\$3.90]
62	[\$4.28]	[\$3.97]
63	[\$4.37]	[\$4.04]
64	[\$4.46]	[\$4.12]
65	[\$4.56]	[\$4.21]
66	[\$4.67]	[\$4.29]
67	[\$4.79]	[\$4.39]
68	[\$4.91]	[\$4.49]
69	[\$5.04]	[\$4.60]
70	[\$5.18]	[\$4.71]

BENEFICIARY ADDENDUM

PRIMARY BENEFICIARY(IES):

CONTINGENT BENEFICIARY(IES):

SPECIMEN



**JOINT AND SURVIVOR LIFE INCOME OPTION
ENDORSEMENT**

THIS ENDORSEMENT amends the Contract to which it is attached. The effective date of this Endorsement shall be the same as the Contract effective date. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

1. Page 1 of the Contract is amended by deleting the section entitled **OUR AGREEMENT WITH YOU** and substituting the following in its place:

OUR AGREEMENT WITH YOU

We agree to apply the Contributions received under this Contract to provide a paid-up annuity benefit beginning on the Annuitization Date if the Annuitant or the Joint Annuitant is then living. The paid-up annuity benefit shall not be less than the minimum benefits required by any statute of the state in which this Contract is delivered.

2. The **OWNERSHIP AND BENEFITS PAYABLE UPON ANNUITANT'S DEATH** section is amended by deleting the subsection entitled **Before the Annuitization Date** and substituting the following in its place:

Before the Annuitization Date: If the Annuitant dies before the Annuitization Date, and the Joint and Survivor Life Income Option was selected on the Contract Date, the Contract will continue until the Annuitization Date when the Income Amount is distributed in accordance with the Income Option you selected.

3. The **INCOME OPTIONS** section is amended by deleting the subsection entitled **Maturity Notices** and substituting the following in its place:

Maturity Notices: We will provide you with a Maturity Notice informing you that the Annuitization Date is approaching. If the Annuitant or Joint Annuitant is still living, we will automatically begin paying an Income Amount based on your last Selected Options. If neither the Annuitant nor Joint Annuitant is living on the Annuitization Date, no Income Amount will be paid and this Contract will terminate. We may require proof that the Annuitant or Joint Annuitant is alive on the Annuitization Date.

INTEGRITY LIFE INSURANCE COMPANY

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Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary]

**ADDITIONAL
ENDORSEMENTS**

FOR NON-QUALIFIED

**INCOME SOURCE
SELECT**

SPECIMEN



**RESTRICTIVE
COLLATERAL ASSIGNMENT
ENDORSEMENT**

THIS ENDORSEMENT amends the Contract to which it is attached. The effective date of this Endorsement shall be the same as the Contract effective date. If any provisions of the Contract conflict with this Endorsement, the provisions of this Endorsement will apply.

The **GENERAL PROVISIONS** section is amended by deleting the subsection entitled **Assignments** and substituting the following in its place:

Assignments: Neither this Contract nor amounts payable under it may be assigned as collateral or security for a loan. No amounts payable under this Contract to a payee other than the Owner may be assigned by that payee, nor will they be subject to the claims of creditors or to legal process to the extent permitted by law.

INTEGRITY LIFE INSURANCE COMPANY

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~~SPECIMEN~~

~~SPECIMEN~~

Jill T. McGruder, President

Edward J. Babbitt, Secretary]

ADDITIONAL ENDORSEMENTS

FOR TRADITIONAL IRA

**INCOME SOURCE
SELECT**

only DBV



**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:

[\$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:

[\$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.** In the event the Contract permits the refund of premiums or purchase payments (other than excess contributions), any such refund will be applied before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

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] of the calendar year following the calendar year in which such Owner attains age [70½], 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 salespersons, 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. In order to fulfill the minimum distribution requirements of Code Section [401(a)(9)], Owner must annuitize by Owner's Required Beginning Date (i.e., [April 1] of the calendar year following the calendar year the Owner turned age [70½]).

2. Upon the purchase of the Contract, the Owner can choose an annuitization over the life expectancy of:

- (a) Owner;
- (b) Owner and spouse beneficiary; or
- (c) Owner and a beneficiary who is [10] or fewer years younger.

In the alternative, Owner can choose an annuitization over a period certain no longer than:

- (a) The Uniform Table of Reg. [1.401(a)(9)-9 Q & A 2]; or
- (b) The life expectancy of Owner and spouse beneficiary, using the joint and last survivor table of Reg. [1.401(a)(9)-9 Q & A 3].

3. If the owner dies after annuitization, the beneficiary can commute the annuitization as provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

4. If the Owner dies before annuitization, the beneficiary can take a lump sum if provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

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

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Jill T. McGruder, President

Edward J. Babbitt, Secretary]

ADDITIONAL ENDORSEMENTS

FOR ROTH IRA

**INCOME SOURCE
SELECT**

Only DBV



ROTH 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 a Roth Individual Retirement Annuity (*Roth IRA*) under Section [408A] 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 Roth 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 Roth IRA.

C. CONTRIBUTIONS: Contributions are not fixed and may be made by the Owner as set out below:

1. **Maximum Permissible Amount.** Except in the case of a Qualified Rollover Contribution or a Recharacterization (as defined in [C.6 below]), no Contribution will be accepted unless it is in cash (that is, by check, money order or electronic funds transfer) and the total of such Contributions to all the Owner's Roth IRAs for a taxable year does not exceed the applicable amount (as defined in Paragraph [C.2 below]), or the Owner's Compensation (as defined in Paragraph [C.8 below]), if less, for that taxable year. The Contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the Owner's Compensation is referred to as a *Regular Contribution*.

A *Qualified Rollover Contribution* is a rollover contribution that meets the requirements of Code Section [408(d)(3)] of the Code, except the one-rollover-per-year rule of Code Section [408(d)(3)(B)] does not apply if the Rollover Contribution is from an IRA other than a Roth IRA (*NonRoth IRA*).

Contributions may be limited as defined under Paragraphs [C.2] through [C.5] below.

2. **Applicable Amount.** The applicable amount is determined under [C.2(a)] or [C.2(b)] below:

(a) If the Owner is under age [50], the applicable amount is:

[\$4,000] for any taxable year beginning in 2005 through [2007]; and
[\$5,000] for any taxable year beginning in [2008] and years thereafter.

(b) If the Owner is [50] or older, the applicable amount is:

[\$5,000] for any taxable year beginning in 2006 through [2007]; and
[\$6,000] for any taxable year beginning in [2008] and years thereafter.

After [2008], the limits in Paragraph [C.2(a) and (b)] above 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].

3. **Regular Contribution Limit.** If Paragraph [C.3(a)] and/or Paragraph [C.3(b)] below apply, the maximum Regular Contribution that can be made to all the Owner's Roth IRAs for a taxable year is the smaller amount determined under Paragraph [C.3(a)] or Paragraph [C.3(b)].

- (a) The maximum Regular Contribution is phased out ratably between certain levels of modified adjusted gross income (*Modified AGI* defined in Paragraph [C.7 below]) in accordance with the following table:

<u>Filing Status</u>	<u>Full Contribution</u>	<u>Phase-out Range</u>	<u>No Contribution</u>
<u>Modified AGI</u>			
Single or Head of Household	[\$95,000 or less]	[Between \$95,000 and \$110,000]	[\$110,000 or more]
Joint Return or Qualifying Widow(er)	[\$150,000 or less]	[Between \$150,000 and \$160,000]	[\$160,000 or more]
Married-Separate Return	[\$0]	[Between \$0 and \$10,000]	[\$10,000 or more]

If the Owner's Modified AGI for a taxable year is in the phase-out range, the maximum Regular Contribution determined under this table for that taxable year is rounded up to the next multiple of [\$10] and is not reduced below [\$200].

- (b) If the Owner makes Regular Contributions to both Roth and NonRoth IRAs for a taxable year, the maximum Regular Contribution that can be made to all the Owner's Roth IRAs for that taxable year is reduced by the Regular Contributions made to the Owner's NonRoth IRAs for the taxable year.

4. **Qualified Rollover Contribution Limit.**

- (a) A rollover from a NonRoth IRA cannot be made to this IRA if, for the year the amount is distributed from the NonRoth IRA:

- (i) the Owner is married and files a separate return;
- (ii) the Owner is not married and has Modified AGI in excess of [\$100,000]; or
- (iii) the Owner is married and together the Owner and the Owner's spouse have Modified AGI in excess of [\$100,000].

For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year.

Only a Regular Contribution, Qualified Rollover or transfer Contribution as defined in Code Section [408A(e)] is permitted for the Roth IRA. A **Qualified Rollover Contribution** for a Roth IRA is a Contribution from another Roth IRA or from another individual retirement plan that meets the requirements of Code Section [408(d)(3)]. Amounts contributed from one Roth IRA to another Roth IRA can be completed on a tax-free basis. A NonRoth Rollover Contribution or money transferred from another individual retirement plan defined in Code Sections [408(a)] or [408(b)] can be made to a Roth IRA only if your gross income and tax filing status meet the requirements of Code Section [408A].

(b) **Conversion.** The Conversion of an existing individual retirement plan, other than a Roth IRA, to a Roth IRA shall be treated as a distribution (*Conversion*).

(c) **Receipt of Funds by Company.** Funds you receive in one of the ways described above, must be contributed toward your Roth IRA within [sixty (60)] days of the date the funds are received by you, unless you elected to make a direct transfer of such funds before distribution. For direct transfers, a reasonable period of time is allowed.

5. **SIMPLE IRA Limits.** 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, and 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.

6. **Recharacterization.** A Regular Contribution to a NonRoth IRA may be recharacterized pursuant to the rules in Section [1.408A-5] of the regulations as a Regular Contribution to this Roth IRA, subject to the limits in Paragraph [3] above (*Recharacterization*).

7. **Modified AGI.** For purposes of Paragraphs [3 and 4] above, an Owner's Modified AGI for a taxable year is defined in Section [408A(c)(3)(C)(i)] and does not include any amount included in adjusted gross income as a result of a rollover from a NonRoth IRA Conversion.

The Owner's Modified AGI used to determine eligibility to make IRA Conversion Contributions includes the Owner's and the Owner's Spouse's combined Modified AGI for the applicable tax year, unless they have lived apart at all times during that taxable year and file separate income tax return or the Code or the applicable regulations are amended to provide otherwise.

8. **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 salespeople, 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)]. In the case of a married Owner filing a joint return, the greater Compensation of his or her spouse is treated as his or her own Compensation, but only to the extent that such spouse's Compensation is not being used for purposes of the spouse making a Contribution to a Roth IRA or a deductible Contribution to a NonRoth IRA.

9. **Refund of Contributions.** In the event the Contract permits the refund of Contributions (other than excess Contributions), any such refund will be applied before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

10. **Older-Age Contributions.** Unless otherwise restricted by the IRS, your Contract or this Endorsement, Contributions are permitted to be made at any time regardless of age.

D. DISTRIBUTIONS

1. Roth IRAs in general do not require minimum required distributions. However, the Owner must annuitize as provided in the Contract to which this Endorsement is attached.

2. Upon purchase of the Contract, the Owner can choose an annuitization over the life expectancy of:
- (a) Owner;
 - (b) Owner and spouse; or
 - (c) Owner and a beneficiary who is [10] or fewer years younger.

In the alternative, Owner can choose an annuitization over a period certain no longer than:

- (a) The Uniform Table of Reg. [1.401(a)(9)-9 Q & A 2]; or
- (b) The life expectancy of Owner and spouse beneficiary, using the joint and last survivor table of Reg. [1.401(a)(9)-9 Q & A 3].

3. If the Owner dies after annuitization, the beneficiary can commute the annuitization as provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

4. If the Owner dies before annuitization, the beneficiary can take a lump sum if provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

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.

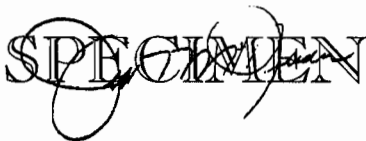
H. GROUP CONTRACT: If this Endorsement is used with a certificate issued under a group contract, the term *Owner* refers to the *Participant/Annuitant* and the term *Contract* refers to your *Certificate*.

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.

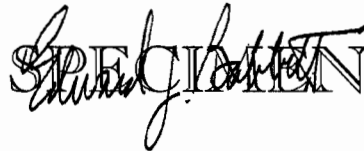
J. STATE REQUIREMENTS: In Pennsylvania, the term *Contribution* is hereby replaced with *Premium* throughout this Endorsement.

INTEGRITY LIFE INSURANCE COMPANY

[



Jill T. McGruder, President



Edward J. Babbitt, Secretary]

ADDITIONAL ENDORSEMENTS

FOR TSA

**INCOME SOURCE
SELECT**

only DBV



TAX-SHELTERED 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 a Tax Sheltered Annuity (*TSA*) under Section [403(b)] of the Internal Revenue Code of 1986, as amended (the *Code*), which is not subject to the requirements of the Employee Retirement Income Security Act of 1974, as amended (*ERISA*). Accordingly, all provisions of the Contract and this Endorsement shall be interpreted in accordance with qualification as a tax-sheltered annuity under Code Section [403(b)] and the regulations thereunder. 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 their lifetime. The Owner must be an employee or former employee of an organization described in Code Section [403(b)(1)(A)] for whose benefit the organization has established an annuity program under Code Section [403(b)] in connection with which this Contract was purchased. Except as otherwise permitted under the Code and applicable regulations, neither the Owner nor the Annuitant can be changed. No joint ownership or contingent ownership is permitted.

B. NONFORFEITABLE AND NONTRANSFERABLE: Except as provided by law, the Owner's Contract Interest (as defined in Paragraph [D.4(b)]) is nonforfeitable and nontransferable (within the meaning of Code Section [401(g)]). 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 other than the Company. These requirements shall not apply to a Qualified Domestic Relations Order (*QDRO*) (as defined in Code Section [414(p)]).

C. CONTRIBUTIONS:

1. **In General.** Contributions must be made in cash by an organization described in Code Section [403(b)(1)(A)], except in the case of a *Rollover Contribution* under Code Sections [402(c), 403(a)(4), 403(b)(8), 408(d)(3) and 457(e)(16)], or *Nontaxable Transfer Contribution* from another contract qualifying under Code Section [403(b)] or from a *Custodial Account* qualifying under Code Section [403(b)(7)]. The Company will not accept Contributions subject to ERISA or Contributions that include after-tax contributions.

2. **Direct Rollovers and Transfers.**

(a) The Company will accept any of the following plans as an *Eligible Rollover Distribution* (as defined below) transferred into the TSA as a *Direct Rollover Contribution* received directly from an Eligible Retirement Plan (as defined below):

- (i) another TSA as described in Code Sections [403(b)];
- (ii) a Custodial Account described in Code Section [403(b)(7)];
- (iii) an Individual Retirement Account as described in Code Section [408(a)];
- (iv) an individual retirement annuity described in Code Section [408(b)] (except for an endowment contract);
- (v) a Simplified Employee Pension (*SEP*);
- (vi) a qualified trust or retirement plan under Code Sections [401(a) or 401(k)]; or
- (vii) an Eligible Deferred Compensation Plan (*Eligible Deferred Compensation Plan*) described in Code Section [457(b)] which is maintained by an eligible employer described in Code Section [457(e)(1)(A)].

Any Eligible Rollover Distribution not paid directly into the TSA will be accepted by the Company as a Rollover Contribution if received within [sixty (60)] days of distribution from an Eligible Retirement Plan (as defined below).

(b) **Eligible Rollover Distribution** means a distribution of all or any portion of the Owner's Contract Interest, but does not include:

- (i) any distribution that is one of a series of **substantially equal periodic payments** (or less frequently than annually) made for:
 - A. the life (or life expectancy) of the Owner;
 - B. the joint lives (or joint life expectancies) of the Owner and the Owner's Beneficiary; or
 - C. a specified period of [ten (10)] years or more.
- (ii) any required minimum distribution (**RMD**) required under Code Sections [401(a)(9)] and [403(b)(10)];
- (iii) the portion of any distribution that is nontaxable;
- (iv) any distribution received as a Hardship Distribution (as defined below); or
- (v) such other distribution(s) to the extent provided under the Code and applicable regulations.

(c) **Eligible Retirement Plan** means a plan that accepts Direct Rollover Contributions from plan types previously described in Paragraph [C.2(a)] above as an Eligible Rollover Distribution. For an Eligible Rollover Distribution to your surviving spouse (**Spousal Eligible Retirement Plan**), an Eligible Retirement Plan is one of the following:

- (i) an individual retirement account under Code Section [408(a)];
- (ii) an individual retirement annuity under Code Section [408(b)];
- (iii) a Custodial Account under Code Section [403(b)(7)];
- (iv) TSA;
- (v) governmental 457 plan in which your spouse participates; or
- (vi) qualified plan under Code Section [401(a)].

(d) **Direct Transfers** are only allowed to the extent the transfer is to another TSA or to a Custodial Account that contains the same or more stringent provisions as required by law. Direct trustee-to-trustee transfers (as provided in Code Section [403(b)(13)]) may be made to a defined benefit governmental plan (as defined in Code Section [414(d)]).

(e) A **Direct Rollover** or **Direct Transfer** specified by the Owner may be:

- (i) a payment from this Contract directly to an Eligible Retirement Plan; or
- (ii) a payment from another Eligible Retirement Plan to this Contract.

Any RMD amount described in Code Section [401(a)(9)] due to the Owner for the year will be distributed to the Owner prior to a Direct Rollover or Transfer.

3. **Maximum Contribution.** In order to maintain qualified status, Contributions made in accordance Paragraph [C.1] in any taxable year may not exceed the lesser of:

- (a) the maximum Contribution amount, as defined under Code Section [415] as follows:
 - (i) when made pursuant to a salary reduction agreement, [100%] of Compensation (as defined below) and Code Section [402(g)] (except as permitted under Code Section [414(v)], if applicable) as follows:
 - 2006 \$15,000; and
 - indexed in [\$500] increments thereafter; or
 - (ii) such greater amount as specified in Code Sections [415 or 403(b)].

(b) In the case of an Owner who is [50] or older, an additional **Catch-Up Contribution** is allowed as defined below. Catch-Up Contributions are allowed after you have exceeded the applicable limits described above.

2006 \$5,000; and

indexed in [\$500] increments thereafter; or such greater amount as specified in Code Sections [415 or 403(b)].

4. **Excess Contributions.** The Owner may notify us that Excess Contributions made in accordance with Paragraph [C.1] above and pursuant to Code Sections [402(g), 403(b), 414(v), or 415] limitations have been made. As permitted by applicable Federal tax law, the excess amount will be taxable as ordinary income and may (1) remain in the contract, or (2) be returned to the Owner. Such amount must be returned no later than [April 15] following the close of the taxable year in which the excess was contributed. Any such excess returned may be subject to any Company Charges or adjustments as outlined in the Contract.

5. **Compensation.** For purposes of Paragraph [C.1] above, **Compensation** is defined as:

(a) Wages or salaries received from the Code Section [501(c)(3)] organization or public school that is includible in gross income for the most recent period (ending not later than the close of the taxable year) that (1) is counted as one year of service, and (2) precedes the taxable year by no more than [five (5)] years; and

(b) Includes any elective deferral (as defined in Code Section [402(g)(3)]) and any amount which is contributed or deferred by the Code Section [501(c)(3)] organization or public school at your election that is not includible in gross income by reason of Code Sections [1256, 132(f)(4) or 457].

Compensation does not include any amount contributed by the employer for any annuity contract to which this subsection applies.

6. **Minimum Contribution.** Any Contribution made to this TSA must be at least the minimum amount stated in the Contract.

D. DISTRIBUTIONS:

1. In order to fulfill the minimum distribution requirements of Code [401(a)(9)], Owner must annuitize by Owner's Required Beginning Date. The Required Beginning Date is [April 1] of the calendar year following the later of:

- (a) the calendar year the Owner turned age [70½]; or
- (b) the calendar year in which the Owner retired.

2. Upon purchase of the Contract, the Owner can choose annuitization over the life expectancy of:

- (a) Owner;
- (b) Owner and spouse; or
- (c) Owner and a beneficiary who is [10] or fewer years younger.

In the alternative, Owner can choose annuitization over a period certain no longer than:

- (a) The Uniform Table of Reg. [1.401(a)(9)-9 Q & A 2]; or
- (b) The life expectancy of Owner and spouse beneficiary, using the joint and last survivor table of Reg. [1.401(a)(9)-9 Q & A 3].

3. If the owner dies after annuitization, the beneficiary can commute the annuitization as provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

4. If the Owner dies before annuitization, the beneficiary can take a lump sum if provided in the Contract. A spouse beneficiary cannot continue the Contract as the new Owner and Annuitant.

E. ANNUAL REPORTS: The Company shall furnish annual calendar year reports concerning the status of the annuity and such information concerning RMDs 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 the Owner a copy of the Endorsement that modifies the Owner's 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 TSA and shall have no duty to determine whether any Contributions or Premiums to or distributions from this TSA 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 the Owner's *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 the Owner's Contract. For purposes of this paragraph, the first Contribution shall be either a (1) Rollover Contribution, (2) Direct Rollover or (3) Direct Transfer as described in Paragraphs [C.1 and 2] of this Endorsement.

J. STATE REQUIREMENTS: In Pennsylvania, the term *Contribution* is hereby replaced with *Premium* throughout this Endorsement.

INTEGRITY LIFE INSURANCE COMPANY

[

SPECIMEN

Jill T. McGruder, President

SPECIMEN

Edward J. Babbitt, Secretary]

ADDITIONAL ENDORSEMENTS

FOR OTHER QUALIFIED

**INCOME SOURCE
SELECT**

Only DBV



**SELF-EMPLOYED AND CORPORATE
RETIREMENT PLANS
ENDORSEMENT**

This Endorsement forms a part of the Contract to which it is attached. The following provisions apply to a Contract which is issued under a plan qualified (*Plan*) under Section 401 of the Internal Revenue Code of 1986, as amended (*Code*). Notwithstanding anything in the Contract to the contrary, in order to comply with Section 401 of the Internal Revenue Code, the Contract to which this Endorsement is attached is modified as follows:

Owner and Annuitant

The Annuitant of this Contract will be the applicable Participant under the Plan. The Owner of this Contract will be as designated in the Plan. A Contingent Owner or a Joint Owner cannot be named.

Nontransferable and Non-forfeitable

This Certificate may not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than to Integrity Life Insurance Company (*Company*).

Plan Provisions

This Contract shall be subject to the provisions, terms and conditions of the qualified pension or profit-sharing Plan under which the Contract is issued. Any payment, distribution or transfer under this Contract shall comply with the provisions, terms and conditions of such Plan as determined by the Plan Administrator, Trustee or other designated Plan Fiduciary (*Plan Administrator*). We shall be under no obligation under or by reason of issuance of this Contract either (a) to determine whether any such payment, distribution or transfer complies with the provisions, terms and conditions of such Plan or with applicable law, or (b) to administer such Plan, including, without limitation, any provisions required by the Retirement Equity Act of 1984.

Amendment

Notwithstanding any provision to the contrary in this Contract or the Plan of which this Contract is a part, we reserve the right to amend or modify this Contract or Endorsement to the extent necessary to comply with any law, regulation, ruling or other requirement deemed by us to be necessary to establish or maintain the qualified status of such pension or profit-sharing Plan.

Deletion of Sex References

All references to sex within the Contract, including any corresponding riders and endorsements, are hereby deleted.

Trustee's Responsibility

If the Plan is a Trusteed Plan, the Trustee shall hold the Contract on behalf of the Annuitant and the Annuitant's Beneficiaries as an asset of the trust. The Trustee shall be responsible for transferring all payments made under the Contract to the Annuitant and the Annuitant's Beneficiaries in accordance with the terms of the Plan and the applicable provision of the Code. We shall make the payment hereunder with written instructions from the Trustee, and we shall be fully discharged of any liability therefore to the extent such payments are made to and at the direction of the Trustee.

INTEGRITY LIFE INSURANCE COMPANY

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[Jill T. McGruder]
President

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[Edward J. Babbitt]
Secretary