

# Indextra® Series Sales Idea: Roll to a Fixed Indexed Annuity to Meet RMDs

## **Problem:** Robert worries about running out of money, especially when his RMDs begin

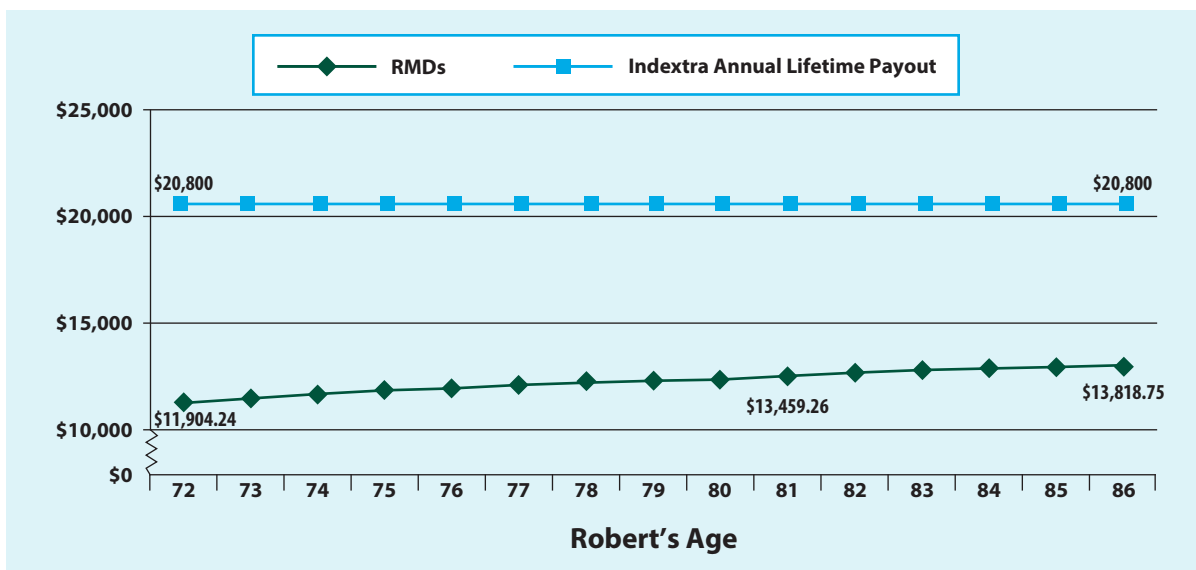
Robert, age 62, wants to plan ahead now to avoid running out of money in retirement. He knows he will have to pay required minimum distributions (RMDs) from his IRA when he turns 72. With his good health and a long-term trend of longer life expectancies, he wants to act now to ensure guaranteed payouts that will continue for his lifetime.



## **Solution:** Build a guaranteed annual Lifetime Payout Amount (LPA) with an Indextra FIA with GLWB

By planning ahead, Robert can both meet his future RMD requirements and be assured he won't outlive assets by rolling his \$250,000 IRA balance to Indextra, a single premium deferred fixed indexed annuity and electing the Guaranteed Lifetime Withdrawal Benefit (GLWB), if suitable. The GLWB is available for an extra charge. If Robert uses other assets and earned income in the interim and waits until age 72 (10 full index years) to start taking withdrawals, he is guaranteed to receive at least \$20,800 annually for as long as he lives!

## Indextra with GLWB Offers Higher Payouts that Last a Lifetime



Required minimum distribution amounts shown are based on the account value of the hypothetical IRA and an assumed annual interest rate of 2.00% earned in the IRA. Mandatory withholding only applies to distributions from qualified plans and 403(b) plans not directly rolled over or transferred. It does not apply to distributions from IRAs (as depicted in this example).

1 Illustration as of 8/31/20 for a male born 1/1/1958 with \$250,000 single premium and GLWB. Assumes no account value growth and that no non-guaranteed withdrawals are taken. Only the annual LPA is withdrawn after the 10 full index years have passed.

Issuer: Integrity Life Insurance Company

## Robert's Indextra Payout Provides Two Advantages: Exceeds His RMD Amount and Remains Constant for His Lifetime

By taking regular withdrawals from his Indextra GLWB, Robert can be sure he is covering his RMD and retain assets for as long as he needs them.

*To see how Robert's solution might also fit your client's RMD situation,  
contact the Sales Desk at 800.285.2858.*

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The GLWB rider is an optional benefit you may purchase with your Indextra contract for an additional charge of 0.95% (1.50% max) provided you are age 45-80. The GLWB rider guarantees lifetime payments beginning on your LPA Eligibility Date (the first index year after the younger covered person turns 60) as long as the rider is in effect and you limit your withdrawals to the guaranteed amount available under the rider. If you withdraw more than the amount available under the rider, your guaranteed values will usually decrease and the rider may terminate. Once you purchase the rider, you cannot voluntarily terminate or cancel until the beginning of the 6th index year. Once terminated it cannot be reinstated.

Indextra, a single premium fixed indexed annuity, is issued by Integrity Life Insurance Company, Cincinnati, OH, operating in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group, owned and operated by Western & Southern Mutual Holding Company.

Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, ICC14 EE.21 GMAV-7 1406, ICC14 EE.22 GMAV-10 1406, ICC14 EE.23 SI-MY-PTP 1406, ICC16 EE.23 SIMY-PTP-A 1608, ICC16 EE.23 SI-MY-PTP-B 1608, ICC16 EE.23 SI-MY-PTP-C 1608, ICC16 EE.23 SI-MY-PTP-D 1608, ICC16 EE.23 SI-MY-PTP-E 1608, ICC14 EE.23 SI-PTP 1406, ICC16 EE.23 SI-PTP-A 1608, ICC16 EE.23 SI-PTP-B 1608, ICC16 EE.23 SI-PTP-C 1608, ICC16 EE.23 SI-PTP-D 1608, ICC16 EE.23 SI-PTP-E 1608, ICC15 EE.23 SI-OY-PTP 1511, ICC16 EE.23 SI-OY-PTP-A 1608, ICC16 EE.23 SI-OY-PTP-B 1608, ICC16 EE.23 SI-OY-PTP-C 1608, ICC16 EE.23 SI-OY-PTP-D 1608, ICC16 EE.23 SI-OY-PTP-E 1608, ICC14 EE.24 ROP 1406, ICC14 EE.25 WWC 1406, ICC14 ER.03 GLWB-I 1406 and ICC14 ER.04 GLWB-S 1406.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Products are backed by the full financial strength of Integrity.

Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals may be subject to charges. Neither Western & Southern member companies, nor their agents, offer tax advice. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty.

**No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency**

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