

Integrity Life Ins Co

Company Information

400 Broadway
Cincinnati OH 45202
513-629-1800

Domicile: OH
NAIC Number: 74780
Year Established: 1966
Company Type: Stock

Ratings

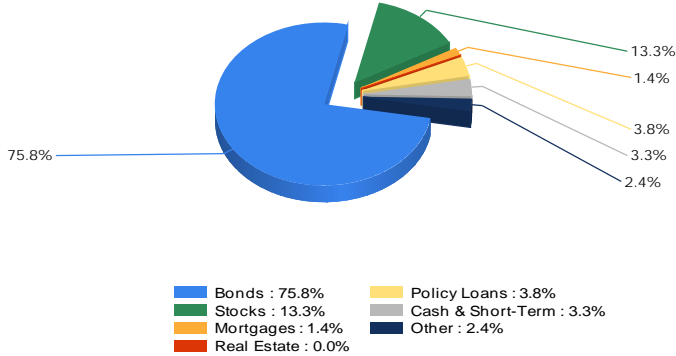
| | |
|---|---------|
| A. M. Best Company(Statutory Financial) | A+ (2) |
| Standard & Poor's(Financial Strength) | AA+ (2) |
| Moody's(Claims Paying) | Aa3 (4) |
| Fitch Ratings(Financial Strength) | AA (3) |
| Weiss(Financial Strength) | B- (6) |
| Comdex Ranking(Percentile in Rated Companies) | 97 |

Assets & Liabilities

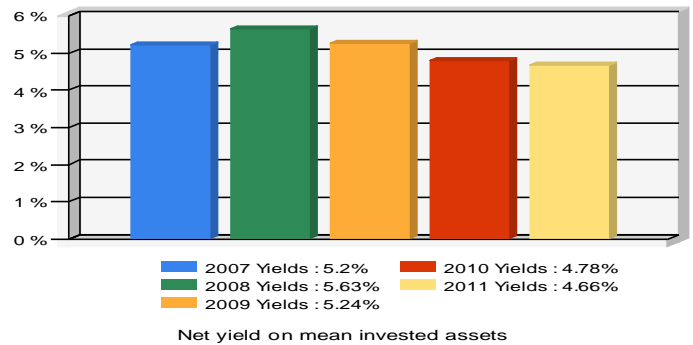
| | |
|--|-----------|
| Total Admitted Assets | 5,916,075 |
| Total Liabilities | 5,368,874 |
| Separate Accounts | 2,593,481 |
| Total Surplus & AVR (Asset Valuation Reserve) | 592,735 |
| As % of General Account Assets | 17.8% |

Invested Asset Distribution

Total Invested Assets 3,232,545



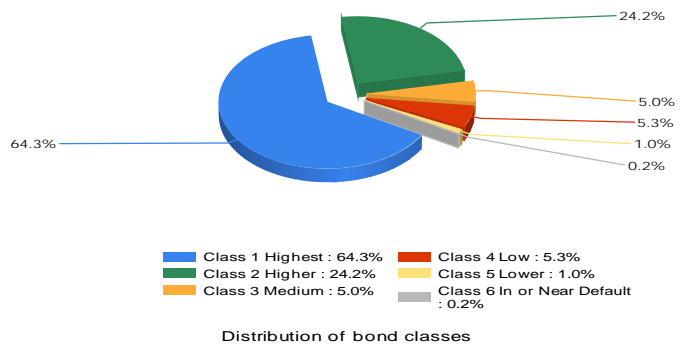
5 Year Investment Yields



5 Year Average

5.10%

Bond Quality



Non-Performing Assets

| | |
|--------------------------------------|------|
| Bonds In or Near Default | 0.8% |
| Problem Mortgages | 0.0% |
| Real Estate Acquired by Foreclosure | 0.0% |
| Total Non-Perf. Assets/Surplus & AVR | 0.8% |
| As a Percent of Invested Assets | 0.1% |

Income & Earnings

| | |
|--------------------------------|---------|
| Total Income | 388,314 |
| Net Premiums Written | 352,192 |
| Earnings Before Div. and Taxes | 34,780 |
| Net Operating Earnings | 27,159 |

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Source: Summary statutory financial Data for Year-End 2011 as reported by the life insurance companies' statutory annual statements. Classifications contained herein are defined by the NAIC. All dollar amounts are in thousands. All ratings shown are current as of May 09, 2013.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: lynn@berson-sokol.com

List of Company Ratings

Company: Integrity Life Ins Co
Domicile: OH
Established: 1966

A.M. Best Company Rating

A+ (2)

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA+ (2)

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

Aa3 (4)

Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. They are rated lower than Aaa companies because long-term risks appear somewhat larger.

Fitch Ratings' Insurer Financial Strength Rating

AA (3)

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

Weiss Safety Rating

B- (6)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

97

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of May 09, 2013. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

Presented by: Lynn Poplsterin, 23500 Mercantile, Beachwood, OH 44122 Phone: 216-464-1542 Email: lynn@berson-sokol.com

List of Possible Ratings

| | A.M. Best | Standard & Poor's | Moody's | Fitch Ratings | Weiss |
|-----|------------------------------|-------------------------|----------------------|-----------------------------|-----------------|
| 1. | A++ Superior | AAA Extremely Strong | Aaa Exceptional | AAA Exceptionally Strong | A+ Excellent |
| 2. | A+ Superior | AA+ Very Strong | Aa1 Excellent | AA+ Very Strong | A Excellent |
| 3. | A Excellent | AA Very Strong | Aa2 Excellent | AA Very Strong | A- Excellent |
| 4. | A- Excellent | AA- Very Strong | Aa3 Excellent | AA- Very Strong | B+ Good |
| 5. | B++ Very Good | A+ Strong | A1 Good | A+ Strong | B Good |
| 6. | B+ Good | A Strong | A2 Good | A Strong | B Good |
| 7. | B Fair | A- Strong | A3 Good | A- Strong | C+ Fair |
| 8. | B- Fair | BBB+ Good | Baa1 Adequate | BBB+ Good | C Fair |
| 9. | C++ Marginal | BBB Good | Baa2 Adequate | BBB Good | C- Fair |
| 10. | C+ Marginal | BBB- Good | Baa3 Adequate | BBB- Good | D+ Weak |
| 11. | C Weak | BB+ Marginal | Ba1 Questionable | BB+ Moderately Weak | D Weak |
| 12. | C- DWeak | BB Marginal | Ba2 Questionable | BB Moderately Weak | D- Weak |
| 13. | D Poor | BB- Marginal | Ba3 Questionable | BB- Moderately Weak | E+ Very Weak |
| 14. | E Under State Supervision | B+ Weak | B1 Poor | B+ Weak | E Very Weak |
| 15. | F In Liquidation | B Weak | B2 Poor | B Weak | E- Very Weak |
| 16. | | B- Weak | B3 Poor | B- Weak | F Failed |
| 17. | | CCC+ Very Weak | Caa1 Very Poor | CCC+ Very Weak | |
| 18. | | CCC Very Weak | Caa2 Very Poor | CCC Very Weak | |
| 19. | | CCC- Very Weak | Caa3 Very Poor | CCC- Very Weak | |
| 20. | | CC Extremely Weak | Ca Extremely Poor | CC Extremely Weak | |
| 21. | | | C Lowest | C Distressed | |