



Helping Financial Advisors Help Their Clients

Integrity Life

**Please fax these pages toll-free to IPG:
877-488-3361**

Independent Agent Information Form
(Form CF-21-0003-0607)

Fixed Product Sales Agreement
(Form ITOOW)

Copy of Current State Insurance License(s)



Independent Agent Information Form

SPECIAL CODE: A107B
(OFFICE USE ONLY)

RETURN THIS FORM AND REQUIRED DOCUMENTS TO:

Integrity Companies, 303 Broadway, Suite 1100, Cincinnati, OH 45202-4203

Fax: 888.220.2677 Email: licensingintegrity@integritycompanies.com

FOR ASSISTANCE

Call: 800.804.4465

NEW APPOINTMENT REQUEST AGENT / FIRM INFORMATION UPDATE

HIERARCHY

Name of firm, agency or general agent that you sell fixed annuities through: Lewis M. Kelley, Jr.

Tax ID or Firm's Integrity/National Integrity Agency Code (if known): A107B

APPOINTMENT

APPOINT AGENT Agent Name

Agent Address Other Names Known By (i.e., maiden)

City County State Zip Agent Phone

Date of Birth Email Social Security/Tax ID # NAIC/National Producer # (if known)

APPOINT AGENCY Agency Name

Agency Address City State Zip

Agency Phone Fax Email

Special mailing or commission instructions:

List those states where you wish to be appointed: _____

Please attach a copy of your state insurance license for all states listed above. In NY, ME, VT and NH, you will be appointed with the National Integrity Life Insurance Company. In all other states you will be appointed with the Integrity Life Insurance Company.

DIRECT DEPOSIT COMMISSIONS / ELECTRONIC FUNDS TRANSFER AUTHORIZATION AGREEMENT (Required)

Financial Institution (Bank) Information Checking Account Savings Account

Attach a voided check or copy of a voided check OR complete the bank information below.

Bank Name City State Zip

Bank Address Bank Phone

Account Number ABA Routing Number

I authorize Integrity Life Insurance Company or National Integrity Life Insurance Company to credit my account for any future payments at the above named financial institution. This agreement will remain active until written notification is received and in such a time as to afford the Company reasonable opportunity to act on my request. I authorize the bank to debit my account and to refund any overpayments by the Company. **If my bank changes, I will notify the Licensing Department as soon as possible at the addresses or fax number above.** I hereby certify that the above information is true and correct to the best of my knowledge and that the number on this form is my correct taxpayer identification number. I am hereby notified that inquiries may be made on behalf of Integrity/National Integrity through outside entities regarding my character, general reputation, business experience, credit history and personal characteristics. I authorize such information to be released to Integrity/National Integrity or its legal representative. I hereby agree to hold harmless and indemnify Integrity/National Integrity, its affiliates, assigns or agents against any loss or damages (including reasonable attorney fees) direct or consequential, resulting from the gathering, verification or use of the information contained herein. I also certify that I have never been convicted of a felony involving dishonesty or breach of trust. I am willing that a photocopy or electronic transmission of this authorization be accepted with the same authority as the original. I agree that this questionnaire does not constitute a contract of employment or a guarantee of appointment by Integrity/National Integrity.

Signature

Date



Integrity Life Insurance Company Fixed Product Sales Agreement

Commissions*

Products	1st-Year Contributions	Subsequent Contributions	Annuitizations, for all Ages, in Year(s) 1 or 6+	
			10 Yrs (+) and/or Life Payout	5-9 Year Payout
New Momentum II Ages 0-79 Ages 80-85	5.00% 3.00%	5.00% 3.00%	3.75%	3.00%
SPDA Series II** Ages 0-79 Ages 80-85	5.00% 3.00%	N/A N/A	3.75%	3.00%
Product	1st-Year Contributions	Renewal Options*** 4-, 5-, 7- or 10 yr GROs	Annuitizations, for all Ages, in Year(s) 1 or 6+	
			10 Yrs (+) and/or Life Payout	5-9 Year Payout
Momentum Advantage 4 Year Ages 0-79 Ages 80-86	2.00% 0.50%	2.00% 0.50%	3.75%	3.00%
5 Year Ages 0-79 Ages 80-86	2.50% 0.50%	2.50% 0.50%	3.75%	3.00%
7 year Ages 0-79 Ages 80-85	3.00% 1.00%	3.00% 1.00%	3.75%	3.00%
10 Year Ages 0-79 Ages 80-83	3.50% 1.50%	3.50% 1.50%	3.75%	3.00%
Product			Single Premium Immediate Annuity Payouts	
			10 Yrs (+) and/or Life	5-9 Year
Income Source All Ages	N/A	N/A	3.75%	3.00%

*100% commission chargeback for first six months, for freeloops, partial withdrawals, and full surrenders. **SPDA Series II, 100% commission chargeback for first six months and 50% commission chargeback for second six months for freeloops, partial withdrawals and full surrenders. ***There will be no chargeback on commissions paid, upon renewal, for the Momentum Advantage renewal options. Special commission reimbursement chargeback provisions apply for 1st year annuitizations depending on the deferred annuity contract form and the annuity option selected, but not to exceed the difference between commissions allowed on 1st year deferred annuity contributions and 1st year annuitizations. There will be no commissions paid on annuitizations in contract years two through five. Commissions will be reduced to offset any payments made by company to agency's agents or other subproducers. Enhanced rate offerings may involve commission rate changes. No commissions will be paid on additional contributions which violate applicable state nonforfeiture laws.

Executed and effective as of _____.

The undersigned parties agree to the commissions and products listed above and the terms and conditions on the reverse.

(Please print)

NAME OF AGENT OR AGENCY:

By: _____ (Signature of Agent/Agency)
 Note: A signed copy of this agreement will be returned to you

INTEGRITY

By: _____
 (Integrity Signature)



Integrity Life Insurance Company, 515 West Market Street, 8th Floor, Louisville, Kentucky 40202

Agency Code #:

Cat# 102590 level 5
 IT00W (5/05)

Distribution: White Copy to Home Office, Yellow Copy to Agent/Agency

Integrity Life Insurance Company hereby appoints the Agent or Agency (together with its agents) listed on the front to sell the products listed.

I. Duties

Agent or Agency is authorized and responsible, as an independent contractor, to:

- A. solicit, collect and send contributions promptly to Integrity; and
- B. promptly deliver contracts and related documents to customers; and
- C. maintain any records reasonably requested by Integrity; and
- D. cooperate with Integrity as required to provide service for products; and
- E. ensure that they or their agents don't engage in or benefit from an unlawful, improper, unsuitable or company-prohibited activity; rebating, misrepresentation, twisting, unauthorized sales or churning; and
- F. comply in good faith with Integrity's administrative procedures and all applicable laws and regulations;
- G. give no tax or legal advice on Integrity's behalf, including, if applicable, any advice regarding maximum contribution or loan limits under qualified plans and/or tax-sheltered annuities; and
- H. ensure that no premiums on any products are sent to Integrity which include any employer's contributions, if applicable, without Integrity's express written consent.

II. Commissions and Products

- A. On each contribution accepted by Integrity that Agent or Agency solicits after the effective date, Integrity shall pay or cause to be paid the commissions listed on the front, as reasonably calculated by Integrity.
- B. With respect to all product distributions made by Integrity in the first product year, Agent or Agency shall refund any commissions in accordance with the commission schedule and for all product annuitizations in the first product year, and shall refund commissions received in excess of the first year annuitization commission.
- C. On 30 days' written notice, Integrity reserves the right to revise commissions on products issued, renewed, converted or exchanged thereafter. Integrity also reserves the right to revise, without prior notice, commissions for products issued, renewed, converted or exchanged involving a special customer value program.
- D. Agency is solely liable to its agents and subagents for any commissions or other compensation due them.
- E. Integrity shall owe no commissions on any contribution received after termination of this agreement, except for contributions already solicited.
- F. Integrity may add, remove, or modify any product immediately upon written notice.
- G. Integrity will pay all qualifying agents an additional account value trail or "Dynasty Trail" of up to an additional 1.00% on all eligible products.

III. Indemnity

Upon receipt of timely notice, each party shall defend and indemnify the other and its affiliated companies, officers, directors, employees, and agents with respect to any and all losses, damages, unjust or wrongful enrichment, claims or expenses (including reasonable attorneys' fees) arising from such party's breach of any provision of this Agreement or any applicable legal obligation.

IV. Privacy and Confidential Information

Each party agrees to hold any confidential or proprietary information about each client, customer, the other party and their affiliates (collectively "Confidential Information") in strict confidence. Each party agrees to not directly or indirectly use or to disclose to any persons, any confidential information, except for the purposes and to the persons for which disclosure of that information was intended by this agreement or as required by law.

V. Other

- A. Each party may audit the other's records relating hereto.
- B. Neither party may use any materials referring to the other, without prior written approval. Each party must obtain the other's written approval of any advertising or other material containing references to the name(s), logo(s), trademark(s), or product(s) of such other party, prior to use of such material in any manner whatsoever.
- C. This agreement supersedes all prior agreements and may be amended only by a writing signed by both parties, except for the conditions noted in Section II.
- D. This agreement and any agent's appointment hereunder may be terminated by either party in writing. Upon termination, all company materials must be returned to the company.
- E. This agreement, its parties and disputes, if any, related thereto, shall be subject to the appropriate laws and regulations, courts, and applicable rules of the Commonwealth of Kentucky.
- F. If any provisions of this agreement are held to be invalid, the remaining provisions shall continue in full force and effect. The Duties and Indemnity sections shall survive any termination hereof to the fullest extent permissible by law.
- G. This agreement may not be assigned without the express written consent of the parties.