

Integrity Life

Group Affiliation: Western & Southern Finl Group
Address: 400 Broadway
 Cincinnati OH 45202
Phone: 513-629-1800

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

Ratings

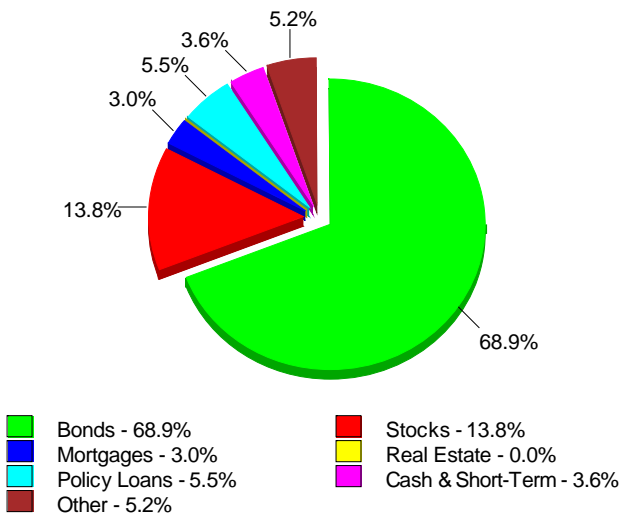
A.M. Best Company(Best's Rating, 15 ratings) A++ (1)
 Standard & Poor's(Financial Strength, 20 ratings) AA+ (2)
 Moody's(Financial Strength, 21 ratings) Aa3 (4)
 Fitch Ratings(Financial Strength, 21 ratings) AA+ (2)
 TheStreet.com(Safety Rating, 16 ratings) B (5)
 Comdex(Percentile in Rated Companies) 97

Assets & Liabilities

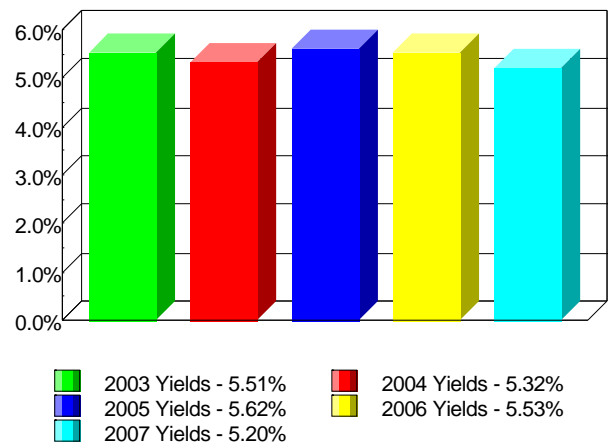
Total Admitted Assets 4,692,412
 Total Liabilities 4,337,071
 Separate Accounts 2,500,894
 Total Surplus & AVR 405,682
 As % of General Account Assets 18.5%

Invested Assets

Total Invested Assets 2,121,865



Investment Yields



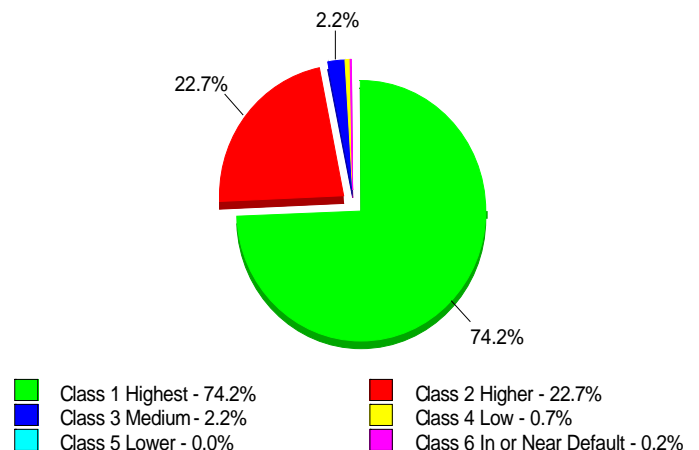
5 Year Average

5.44%

Non-Performing Assets

Bonds In or Near Default 0.6%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.6%
 As a Percent of Invested Assets 0.1%

Bond Quality



Income & Earnings

Total Income 465,757
 Net Premiums Written 550,712
 Earnings Before Dividends and Taxes 5,888
 Net Operating Earnings 9,514

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of March 16, 2009.

Presented by: IPG XML, Independent Planners Group, 37417 N. Tom Darlington, Carefree, AZ 85377 Phone: (800) 352-3358 Email: ipg@.com