

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

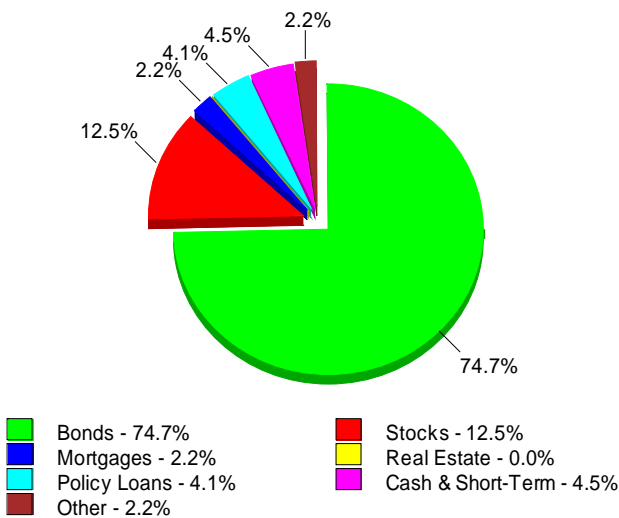
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Financial Strength, 20 ratings)	AA+ (2)
Moody's(Financial Strength, 21 ratings)	Aa3 (4)
Fitch Ratings(Financial Strength, 21 ratings)	AA (3)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex(Percentile in Rated Companies)	97

Assets & Liabilities

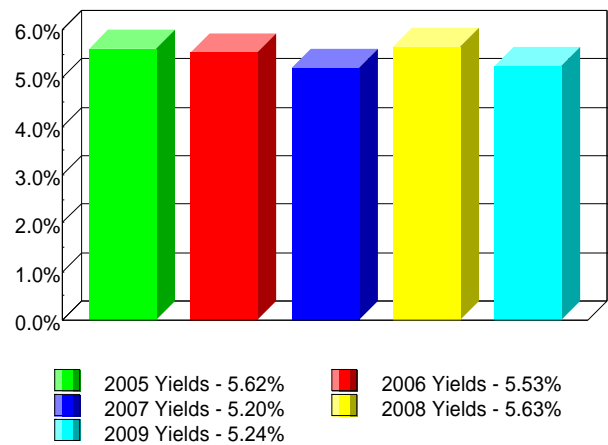
Total Admitted Assets	5,414,032
Total Liabilities	4,912,504
Separate Accounts	2,486,133
Total Surplus & AVR	514,085
As % of General Account Assets	17.6%

Invested Assets

Total Invested Assets 2,845,237



Investment Yields



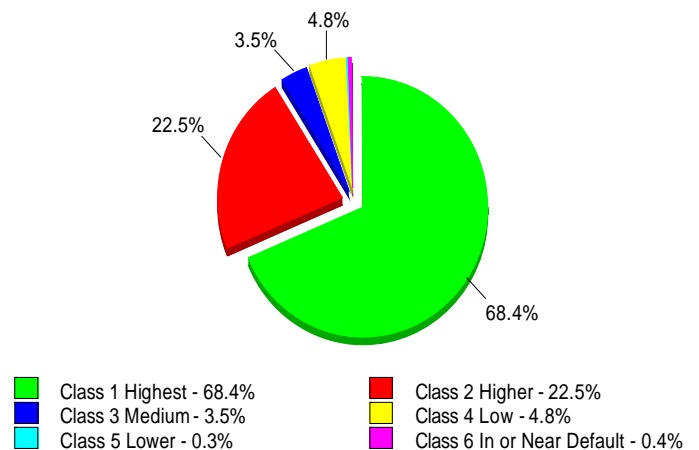
5 Year Average

5.44%

Non-Performing Assets

Bonds In or Near Default	1.9%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.9%
As a Percent of Invested Assets	0.3%

Bond Quality



Income & Earnings

Total Income	592,095
Net Premiums Written	554,046
Earnings Before Dividends and Taxes	-4,996
Net Operating Earnings	-3,298

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of February 16, 2011.