

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

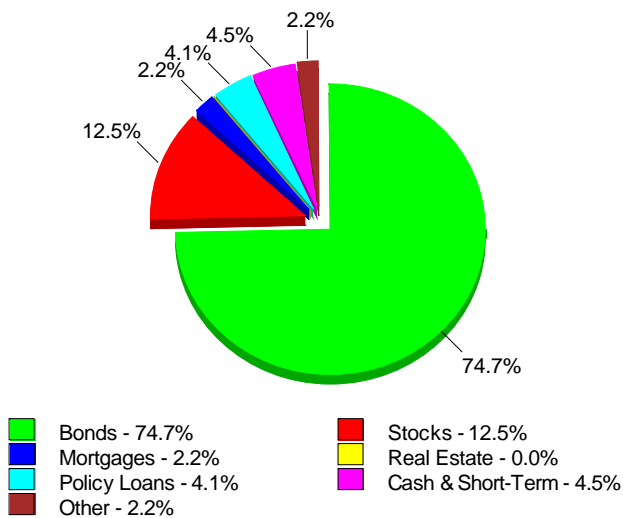
A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Financial Strength, 20 ratings) AA+ (2)
 Moody's(Financial Strength, 21 ratings) Aa3 (4)
 Fitch Ratings(Financial Strength, 21 ratings) AA (3)
 TheStreet.com(Safety Rating, 16 ratings) C+ (7)
 Comdex(Percentile in Rated Companies) 97

Assets & Liabilities

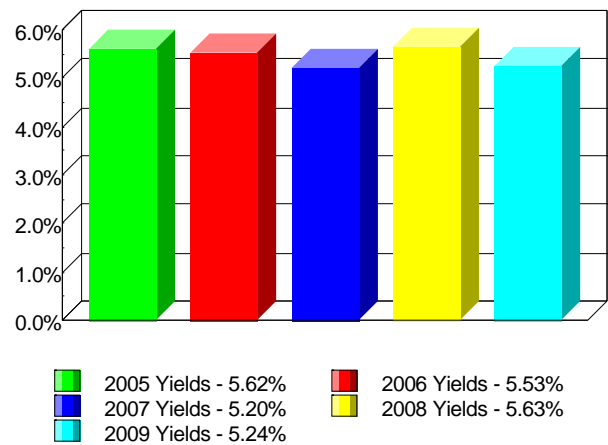
Total Admitted Assets 5,414,032
 Total Liabilities 4,912,504
 Separate Accounts 2,486,133
 Total Surplus & AVR 514,085
 As % of General Account Assets 17.6%

Invested Assets

Total Invested Assets 2,845,237



Investment Yields



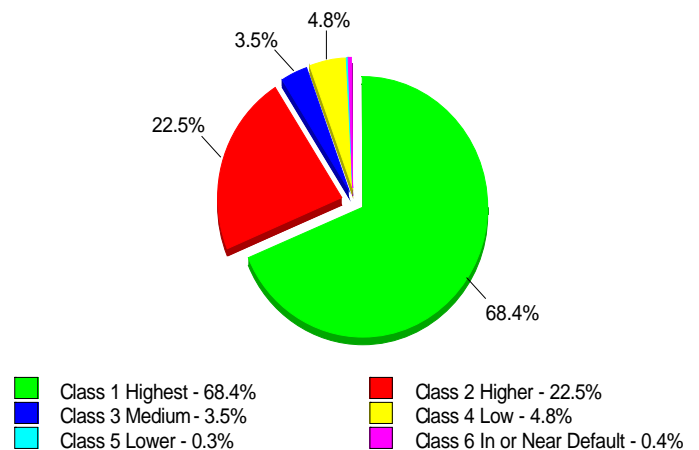
5 Year Average

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 May 17, 2010.

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