



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Integrity Life Insurance Company

NAIC Group Code

0836

0836

NAIC Company Code

74780

Employer's ID Number

86-0214103

(Current)

(Prior)

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

OH

Country of Domicile

United States of America

Licensed as business type:

Life, Accident and Health [X]

Fraternal Benefit Societies []

Incorporated/Organized

05/03/1966

Commenced Business

05/25/1966

Statutory Home Office

400 Broadway

Cincinnati, OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

Main Administrative Office

400 Broadway

Cincinnati, OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

513-629-1800

(Area Code) (Telephone Number)

Mail Address

400 Broadway

Cincinnati, OH, US 45202

(Street and Number or P.O. Box)

(City or Town, State, Country and Zip Code)

Primary Location of Books and Records

400 Broadway

Cincinnati, OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

513-629-1800

(Area Code) (Telephone Number)

Internet Website Address

www.integritylife.com

Statutory Statement Contact

Wade Matthew Fugate

513-629-1402

(Name)

(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com

513-629-1871

(E-mail Address)

(FAX Number)

OFFICERS

Chairman of the Board

John Finn Barrett

Secretary

Edward Joseph Babbitt

President & CEO

Jill Tripp McGruder

OTHER

Mark Erdem Caner, Sr VP	Daniel Joseph Downing, Sr VP	Lisa Beth Fangman, Sr VP
James Jeffrey Fitzgerald #, Sr VP, Chf Information Off	Wade Matthew Fugate, VP, Controller	David Todd Henderson, Sr VP, Chf Acty, Risk, Data Off
Kevin Louis Howard, Sr VP, General Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Jay Vincent Johnson, VP, Treasurer
Phillip Earl King, Sr VP, Auditor	Paul Matthew Kruth, VP	Bruce William Maisel, VP, CCO
Paul Charles Silva, VP	Denise Lynn Sparks, VP	Michael Shane Speas, VP, Chief Info Security Officer
James Joseph Vance, Sr VP, Co-Chief Inv Officer	Terrie Ann Wiedenheft, VP	Brendan Matthew White, Sr VP, Co-Chief Inv Officer
Aaron Jason Wolf, VP, Chief Underwriter		

DIRECTORS OR TRUSTEES

Edward Joseph Babbitt	John Finn Barrett	Jill Tripp McGruder
Jonathan David Niemeyer	Donald Joseph Wuebbling	

State of

Ohio

SS

County of

Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Jill Tripp McGruder

Edward Joseph Babbitt

Wade Matthew Fugate

President & CEO

Secretary

VP and Controller

Subscribed and sworn to before me this

11th

day of

February, 2022

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	5,219,718,464		5,219,718,464	5,293,940,823
2. Stocks (Schedule D):				
2.1 Preferred stocks	16,120,980		16,120,980	23,145,776
2.2 Common stocks	1,146,743,396		1,146,743,396	882,000,799
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	748,539,419		748,539,419	653,394,117
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$			0	
encumbrances)				
4.2 Properties held for the production of income (less				
\$			0	
encumbrances)				
4.3 Properties held for sale (less \$			0	
encumbrances)				
5. Cash (\$				
(124,546) , Schedule E - Part 1), cash equivalents				
(\$				
126,898,875 , Schedule E - Part 2) and short-term				
investments (\$	138,967,743		138,967,743	237,677,953
12,193,414 , Schedule DA)				
6. Contract loans (including \$	102,267,174		102,267,174	107,461,385
premium notes)				
7. Derivatives (Schedule DB)	114,319,430		114,319,430	118,078,777
8. Other invested assets (Schedule BA)	329,256,031	534,421	328,721,610	325,436,748
9. Receivables for securities	391,735		391,735	1,384,203
10. Securities lending reinvested collateral assets (Schedule DL)	3,844,480		3,844,480	11,622,441
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,820,168,852	534,421	7,819,634,431	7,654,143,022
13. Title plants less \$				
charged off (for Title insurers				
only)			0	
14. Investment income due and accrued	48,562,819		48,562,819	48,327,919
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection			0	
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$			0	
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,017		6,017	6,017
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	240,581		240,581	230,547
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0	
18.2 Net deferred tax asset	0	0	0	13,239,991
19. Guaranty funds receivable or on deposit	20,077		20,077	20,077
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets				
(\$			0	
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	498,085		498,085	133,912
24. Health care (\$	543,630	60,453	483,177	543,543
0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,057,968	0	2,057,968	2,065,286
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	7,872,098,029	594,874	7,871,503,155	7,718,710,314
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts	2,084,803,187		2,084,803,187	2,096,011,165
28. Total (Lines 26 and 27)	9,956,901,216	594,874	9,956,306,342	9,814,721,479
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. CSV Company Owned Life Insurance	2,057,968		2,057,968	2,065,286
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,057,968	0	2,057,968	2,065,286

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 5,069,131,424 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 1,037,029 Modco Reserve)	5,069,131,424	4,999,624,121
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	919,393,347	1,006,680,046
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	278,342	215,129
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 1,695 ceded	1,695	186,955
9.4 Interest maintenance reserve (IMR, Line 6)	17,337,219	15,382,023
10. Commissions to agents due or accrued-life and annuity contracts \$ 750,428 accident and health \$ and deposit-type contract funds \$	750,428	707,392
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	269,979	252,427
13. Transfers to Separate Accounts due or accrued (net) (including \$ (28,050,413) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(31,965,563)	(35,058,134)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,247,743	886,950
15.1 Current federal and foreign income taxes, including \$ (7,438,294) on realized capital gains (losses)	2,101,935	14,991,544
15.2 Net deferred tax liability	2,864,643	
16. Unearned investment income		72
17. Amounts withheld or retained by reporting entity as agent or trustee	2,077,996	1,986,429
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	11,429,934	5,241,216
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	194,804,549	162,063,791
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	4,576,670	1,726,066
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	39,207,212	46,445,222
24.09 Payable for securities	60,624	811,937
24.10 Payable for securities lending	99,079,574	139,143,433
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	57,421,897	55,125,998
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	6,390,069,648	6,416,412,617
27. From Separate Accounts Statement	2,084,803,187	2,096,011,165
28. Total liabilities (Lines 26 and 27)	8,474,872,835	8,512,423,782
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	908,163,872	908,163,872
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	570,269,635	391,133,825
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ (4) in Separate Accounts Statement)	1,478,433,507	1,299,297,697
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,481,433,507	1,302,297,697
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	9,956,306,342	9,814,721,479
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives	56,520,000	54,550,000
2502. Uncashed drafts and checks that are pending escheatment to the state	901,897	575,998
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	57,421,897	55,125,998
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	373,246,360	340,139,204
2. Considerations for supplementary contracts with life contingencies	7,998,099	5,612,747
3. Net investment income (Exhibit of Net Investment Income, Line 17)	277,406,572	261,248,158
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,925,664	3,426,144
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	(3,021)	(2,438)
7. Reserve adjustments on reinsurance ceded	51,114	(23,607)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	19,248,989	16,530,801
8.2 Charges and fees for deposit-type contracts	0	
8.3 Aggregate write-ins for miscellaneous income	2,855,985	2,607,322
9. Total (Lines 1 to 8.3)	685,729,762	629,538,331
10. Death benefits	17,298,160	10,571,386
11. Matured endowments (excluding guaranteed annual pure endowments)	0	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	331,926,187	306,709,028
13. Disability benefits and benefits under accident and health contracts	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	329,064,678	302,825,418
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	14,874,429	18,398,922
18. Payments on supplementary contracts with life contingencies	8,005,776	7,402,894
19. Increase in aggregate reserves for life and accident and health contracts	60,905,530	61,378,067
20. Totals (Lines 10 to 19)	762,074,760	707,285,715
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	23,663,476	22,760,917
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	11,667	11,991
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	43,051,939	40,398,475
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,843,295	3,798,809
25. Increase in loading on deferred and uncollected premiums	0	
26. Net transfers to or (from) Separate Accounts net of reinsurance	(182,319,370)	(199,118,973)
27. Aggregate write-ins for deductions	1,913,748	2,740,633
28. Totals (Lines 20 to 27)	652,239,515	577,877,567
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	33,490,247	51,660,764
30. Dividends to policyholders and refunds to members	0	
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	33,490,247	51,660,764
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	5,257,643	10,439,730
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	28,232,604	41,221,034
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$8,912,904 (excluding taxes of \$1,829,090 transferred to the IMR)	23,185,847	45,119,535
35. Net income (Line 33 plus Line 34)	51,418,451	86,340,569
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,302,297,697	1,271,343,713
37. Net income (Line 35)	51,418,451	86,340,569
38. Change in net unrealized capital gains (losses) less capital gains tax of \$21,561,547	163,754,066	(58,415,481)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	5,456,913	1,474,449
41. Change in nonadmitted assets	212,389	181,237
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	5,097,477
44. Change in asset valuation reserve	(32,740,758)	(3,713,935)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(448)	(10,332)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(8,964,803)	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	179,135,810	30,953,984
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,481,433,507	1,302,297,697
DETAILS OF WRITE-INS		
08.301. Administrative Service Fees	2,796,022	2,534,411
08.302. Other Fee Income	67,281	72,911
08.303. Company owned life insurance	(7,318)	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,855,985	2,607,322
2701. Pension Expense	1,485,496	1,222,710
2702. Securities Lending Interest Expense	523,809	1,586,219
2703. Reserve Adjustment	(95,557)	(70,055)
2798. Summary of remaining write-ins for Line 27 from overflow page	0	1,759
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,913,748	2,740,633
5301. Prior year reserve correction	(8,964,803)	
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(8,964,803)	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	381,244,459	345,751,951
2. Net investment income	274,756,154	278,131,771
3. Miscellaneous income	22,091,919	18,905,138
4. Total (Lines 1 through 3)	678,092,532	642,788,860
5. Benefit and loss related payments	701,603,193	645,873,014
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(185,411,493)	(201,792,327)
7. Commissions, expenses paid and aggregate write-ins for deductions	72,055,419	69,148,787
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$29,513,720 tax on capital gains (losses)	28,889,246	5,167,699
10. Total (Lines 5 through 9)	617,136,365	518,397,173
11. Net cash from operations (Line 4 minus Line 10)	60,956,167	124,391,687
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,259,453,501	875,892,759
12.2 Stocks	178,558,235	245,053,388
12.3 Mortgage loans	41,683,834	42,209,684
12.4 Real estate	0	0
12.5 Other invested assets	40,468,833	21,227,294
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	53,982	71,426
12.7 Miscellaneous proceeds	8,770,429	2,866,405
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,528,988,814	1,187,320,956
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,197,496,641	842,447,763
13.2 Stocks	220,372,707	229,301,234
13.3 Mortgage loans	136,829,136	27,308,400
13.4 Real estate	0	0
13.5 Other invested assets	31,058,513	51,119,204
13.6 Miscellaneous applications	9,648,912	32,851,112
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,595,405,909	1,183,027,713
14. Net increase (decrease) in contract loans and premium notes	(5,194,211)	2,341,534
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(61,222,884)	1,951,709
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(87,286,699)	(117,391,352)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(11,156,794)	(25,604,773)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(98,443,493)	(142,996,125)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(98,710,210)	(16,652,729)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	237,677,953	254,330,682
19.2 End of year (Line 18 plus Line 19.1)	138,967,743	237,677,953

Note: Supplemental disclosures of cash flow information for non-cash transactions:

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	373,246,360	330,876	0	372,915,484	0			0	0
2. Considerations for supplementary contracts with life contingencies	7,998,099	XXX	XXX	7,998,099		XXX	XXX		XXX
3. Net investment income	277,406,572	10,572,962	173,866	259,194,768	94,943			7,370,033	0
4. Amortization of Interest Maintenance Reserve (IMR)	4,925,664	187,747	3,087	3,917,665	1,686			815,479	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0		XXX		0
6. Commissions and expense allowances on reinsurance ceded	(3,021)	(4,640)	0	1,619	0		XXX	0	0
7. Reserve adjustments on reinsurance ceded	51,114	51,114	0	0	0		XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	19,248,989	50,437	0	19,198,552	0		XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	2,855,985	406,145	0	2,446,531	0	0	0	3,309	0
9. Totals (Lines 1 to 8.3)	685,729,762	11,594,641	176,953	665,672,718	96,629	0	0	8,188,821	0
10. Death benefits	17,298,160	17,298,160	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX		0
12. Annuity benefits	331,926,187	XXX	XXX	331,926,187	0	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0		XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0		XXX		0
15. Surrender benefits and withdrawals for life contracts	329,064,678	3,017,503	168,896	325,878,279	0	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0		XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	14,874,429	0	0	14,873,060	0		XXX	1,369	0
18. Payments on supplementary contracts with life contingencies	8,005,776	0	0	8,005,776	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	60,905,530	(7,773,125)	(71,696)	68,711,227	39,124		XXX		0
20. Totals (Lines 10 to 19)	762,074,760	12,542,538	97,200	749,394,529	39,124	0	XXX	1,369	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	23,663,476	0	0	23,663,476	0		0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	11,667	11,667	0	0	0		XXX	0	0
23. General insurance expenses and fraternal expenses	43,051,939	245,707	0	23,487,145	33,751			19,285,336	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,843,295	24,589	0	3,770,670	989			47,047	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0		XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(182,319,370)	(239,758)	0	(181,278,889)	0		XXX	(800,723)	0
27. Aggregate write-ins for deductions	1,913,748	(85,167)	0	963,221	1,603	0	0	1,034,091	0
28. Totals (Lines 20 to 27)	652,239,515	12,499,576	97,200	620,000,152	75,467	0	0	19,567,120	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	33,490,247	(904,935)	79,753	45,672,566	21,162	0	0	(11,378,299)	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0		XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	33,490,247	(904,935)	79,753	45,672,566	21,162	0	0	(11,378,299)	0
32. Federal income taxes incurred (excluding tax on capital gains)	5,257,643	(190,037)	16,748	9,591,239	4,444			(4,164,751)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	28,232,604	(714,898)	63,005	36,081,327	16,718	0	0	(7,213,548)	0
34. Policies/certificates in force end of year	67,566	3,189	22	64,295	60		XXX		0
DETAILS OF WRITE-INS									
08.301. Administrative Service Fees	2,796,022	527,747		2,257,933				10,342	
08.302. Other Fee Income	67,281	(121,602)		188,598				285	
08.303. Company owned life insurance	(7,318)							(7,318)	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,855,985	406,145	0	2,446,531	0	0	0	3,309	0
2701. Pension Expense	1,485,496	10,390		963,221	1,603			510,282	
2702. Securities Lending Interest Expense	523,809							523,809	
2703. Reserve Adjustment	(95,557)	(95,557)							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,913,748	(85,167)	0	963,221	1,603	0	0	1,034,091	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE ^(b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	330,876		86,116						244,760			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	10,572,962		158,915			10,301,564			112,483			
4. Amortization of Interest Maintenance Reserve (IMR)	187,747		2,822			182,928			1,997			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded	(4,640)	0							(4,640)			
7. Reserve adjustments on reinsurance ceded	51,114								51,114			
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	50,437								50,437			
8.2 Charges and fees for deposit-type contracts .....	.0											
8.3 Aggregate write-ins for miscellaneous income	406,145	0	0	0	0	0	0	0	406,145	0	0	0
9. Totals (Lines 1 to 8.3)	11,594,641	0	247,853	0	0	10,484,492	0	0	862,296	0	0	0
10. Death benefits	17,298,160		194,625			17,103,535						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0											
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	.0											
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0											
15. Surrender benefits and withdrawals for life contracts	3,017,503		42,122			2,658,845			316,536			
16. Group conversions .....	.0											
17. Interest and adjustments on contract or deposit-type contract funds .....	.0											
18. Payments on supplementary contracts with life contingencies .....	.0											
19. Increase in aggregate reserves for life and accident and health contracts	(7,773,125)		(117,268)			(8,069,114)			413,257			
20. Totals (Lines 10 to 19)	12,542,538	0	119,479	0	0	11,693,266	0	0	729,793	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0	0										XXX
22. Commissions and expense allowances on reinsurance assumed	11,667	0							11,667			
23. General insurance expenses	245,707		31,973			103,135			110,599			
24. Insurance taxes, licenses and fees, excluding federal income taxes	24,589		5,049			3,415			16,125			
25. Increase in loading on deferred and uncollected premiums .....	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(239,758)								(239,758)			
27. Aggregate write-ins for deductions	(85,167)	0	1,437	0	0	4,388	0	0	(90,992)	0	0	0
28. Totals (Lines 20 to 27)	12,499,576	0	157,938	0	0	11,804,204	0	0	537,434	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(904,935)	0	89,915	0	0	(1,319,712)	0	0	324,862	0	0	0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(904,935)	0	89,915	0	0	(1,319,712)	0	0	324,862	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(190,037)		18,882			(277,140)			68,221			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(714,898)	0	71,033	0	0	(1,042,572)	0	0	256,641	0	0	0
34. Policies/certificates in force end of year	3,189		489			2,486			214			
DETAILS OF WRITE-INS												
08.301. Administrative Service Fees	527,747								527,747			
08.302. Other Fee Income	(121,602)								(121,602)			
08.303. Company owned life insurance .....	.0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	0	.0	0	0	.0	0	0	.0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	406,145	0	0	0	0	0	0	0	406,145	0	0	0
2701. Pension Expense	10,390		1,437			4,388			4,565			
2702. Securities Lending Interest Expense .....	.0											
2703. Reserve Adjustment	(95,557)								(95,557)			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	0	.0	0	0	.0	0	0	.0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(85,167)	0	1,437	0	0	4,388	0	0	(90,992)	0	0	0

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. The Company has included an immaterial block of SPWL business within the UL column.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b) .....	.0								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	173,866			173,866					
4. Amortization of Interest Maintenance Reserve (IMR)	3,087			3,087					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0								
6. Commissions and expense allowances on reinsurance ceded .....	.0								
7. Reserve adjustments on reinsurance ceded .....	.0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.0								
8.2 Charges and fees for deposit-type contracts .....	.0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	176,953	0	0	176,953	0	0	0	0	0
10. Death benefits .....	.0								
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0								
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	.0								
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0								
15. Surrender benefits and withdrawals for life contracts	168,896			168,896					
16. Group conversions .....	.0								
17. Interest and adjustments on contract or deposit-type contract funds .....	.0								
18. Payments on supplementary contracts with life contingencies .....	.0								
19. Increase in aggregate reserves for life and accident and health contracts	(71,696)			(71,696)					
20. Totals (Lines 10 to 19)	97,200	0	0	97,200	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0								XXX
22. Commissions and expense allowances on reinsurance assumed .....	.0								
23. General insurance expenses .....	.0								
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	.0								
25. Increase in loading on deferred and uncollected premiums .....	.0								
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	97,200	0	0	97,200	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	79,753	0	0	79,753	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	79,753	0	0	79,753	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	16,748			16,748					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	63,005	0	0	63,005	0	0	0	0	0
34. Policies/certificates in force end of year	22			22					
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	0	0	.0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	0	0	.0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24
(b) Include premium amounts for preneed plans included in Line 1
(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	372,915,484	34,289,044	158,403,901	80,615,630		99,606,909	
2. Considerations for supplementary contracts with life contingencies	7,998,099	XXX	XXX	XXX	XXX	7,998,099	XXX
3. Net investment income	259,194,768	24,013,280	98,307,840	265,714		114,178,164	22,429,770
4. Amortization of Interest Maintenance Reserve (IMR)	3,917,665	396,455	1,342,955	4,718		1,948,060	225,477
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	1,619	1,619					
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	19,198,552			19,198,552			
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	2,446,531	188,598	0	2,242,183	0	15,750	0
9. Totals (Lines 1 to 8.3)	665,672,718	58,888,996	258,054,696	102,326,797	0	223,746,982	22,655,247
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	331,926,187	69,693,999	39,197,769	22,985,442		200,048,977	
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	325,878,279	150,022,499	83,493,760	91,002,990		1,359,030	
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	14,873,060						14,873,060
18. Payments on supplementary contracts with life contingencies	8,005,776					8,005,776	
19. Increase in aggregate reserves for life and accident and health contracts	68,711,227	(37,449,738)	102,095,379	(492,605)		4,558,191	
20. Totals (Lines 10 to 19)	749,394,529	182,266,760	224,786,908	113,495,827	0	213,971,974	14,873,060
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	23,663,476	1,340,680	10,532,606	5,509,680		5,804,392	476,118
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	23,487,145	3,530,280	9,974,871	3,688,434		4,720,170	1,573,390
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,770,670	387,653	1,618,428	745,160		764,572	254,857
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(181,278,889)	(147,490,694)	0	(33,788,195)			
27. Aggregate write-ins for deductions	963,221	126,871	469,287	110,320	0	193,439	63,304
28. Totals (Lines 20 to 27)	620,000,152	40,161,550	247,382,100	89,761,226	0	225,454,547	17,240,729
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	45,672,566	18,727,446	10,672,596	12,565,571	0	(1,707,565)	5,414,518
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	45,672,566	18,727,446	10,672,596	12,565,571	0	(1,707,565)	5,414,518
32. Federal income taxes incurred (excluding tax on capital gains)	9,591,239	3,932,764	2,241,245	2,638,770		(358,589)	1,137,049
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	36,081,327	14,794,682	8,431,351	9,926,801	0	(1,348,976)	4,277,469
34. Policies/certificates in force end of year	64,295	22,212	18,926	8,165		14,992	
DETAILS OF WRITE-INS							
08.301. Administrative Service Fees	2,257,933			2,242,183		15,750	
08.302. Other Fee Income	188,598	188,598					
08.303. Company owned life insurance	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,446,531	188,598	0	2,242,183	0	15,750	0
2701. Pension Expense	963,221	126,871	469,287	110,320		193,439	63,304
2702. Securities Lending Interest Expense	0						
2703. Reserve Adjustment	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	963,221	126,871	469,287	110,320	0	193,439	63,304

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for group annuity contracts	0						
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	94,943	94,943					
4. Amortization of Interest Maintenance Reserve (IMR)	1,686	1,686					
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	96,629	96,629	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	0						
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	0						
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	0						
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	39,124	39,124					
20. Totals (Lines 10 to 19)	39,124	39,124	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	33,751	33,751					
24. Insurance taxes, licenses and fees, excluding federal income taxes	989	989					
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	1,603	1,603	0	0	0	0	0
28. Totals (Lines 20 to 27)	75,467	75,467	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	21,162	21,162	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	21,162	21,162	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	4,444	4,444					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	16,718	16,718	0	0	0	0	0
34. Policies/certificates in force end of year	60	60					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701. Pension Expense	1,603	1,603					
2702. Securities Lending Interest Expense	0						
2703. Reserve Adjustment	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,603	1,603	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts													
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income													
4. Amortization of Interest Maintenance Reserve (IMR)													
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts													
20. Totals (Lines 10 to 19)													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)													
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses													
24. Insurance taxes, licenses and fees, excluding federal income taxes													
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)													
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)													
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)													
32. Federal income taxes incurred (excluding tax on capital gains)													
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)													
34. Policies/certificates in force end of year													
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	198,687,679	0	2,985,210	0	0	193,750,453	0	0	1,952,016	0	0	0
2. Tabular net premiums or considerations	280,782		86,113			0			194,669			
3. Present value of disability claims incurred	0		0			0			0			
4. Tabular interest	11,361,709		125,157			9,654,512			1,582,040			
5. Tabular less actual reserve released	0		0			0			0			
6. Increase in reserve on account of change in valuation basis	0		0			0			0			
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0			0			0	XXX		
7. Other increases (net)	0		0			0			0			
8. Totals (Lines 1 to 7)	210,330,170	0	3,196,480	0	0	203,404,965	0	0	3,728,725	0	0	0
9. Tabular cost	870,466		91,790			637,821			140,855			
10. Reserves released by death	16,145,094		194,625			15,653,014			297,455			
11. Reserves released by other terminations (net)	3,033,040		42,122			2,717,241			273,677			
12. Annuity, supplementary contract and disability payments involving life contingencies	0		0			0			0			
13. Net transfers to or (from) Separate Accounts	825,534		0			0			825,534			
14. Total Deductions (Lines 9 to 13)	20,874,134	0	328,537	0	0	19,008,076	0	0	1,537,521	0	0	0
15. Reserve December 31 of current year	189,456,036	0	2,867,943	0	0	184,396,889	0	0	2,191,204	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	188,814,369		2,867,942			183,755,223			2,191,204			
17. Amount Available for Policy Loans Based upon Line 16 CSV	88,280,704		1,902,300			84,187,200			2,191,204			

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. The company has included an immaterial block of SPWL business within the UL column.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	3,237,904	0	0	0	3,237,904	0	0	0	0
2. Tabular net premiums or considerations	0				0				
3. Present value of disability claims incurred	0				0				
4. Tabular interest	171,139				171,139				
5. Tabular less actual reserve released	0				0				
6. Increase in reserve on account of change in valuation basis	0				0				
7. Other increases (net)	0				0				
8. Totals (Lines 1 to 7)	3,409,043	0	0	0	3,409,043	0	0	0	0
9. Tabular cost	64,572				64,572				
10. Reserves released by death	0				0				
11. Reserves released by other terminations (net)	178,263				178,263				
12. Annuity, supplementary contract and disability payments involving life contingencies	0				0				
13. Net transfers to or (from) Separate Accounts	0				0				
14. Total Deductions (Lines 9 to 13)	242,835	0	0	0	242,835	0	0	0	0
15. Reserve December 31 of current year	3,166,208	0	0	0	3,166,208	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	2,999,840				2,999,840				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0				0				

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitalizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	4,795,434,930	555,103,727	1,964,719,174	7,292,506	0	2,268,319,523	0
2. Tabular net premiums or considerations	380,281,461	29,212,409	155,765,418	78,305,165		116,998,469	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	330,191,373	50,485,561	63,042,675	118,686,911		97,976,226	
5. Tabular less actual reserve released	8,341,579	(6,805,218)	16,180,084	(771,369)		(261,918)	
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	1,972,389	2,100,425	0	(128,036)		0	
8. Totals (Lines 1 to 7)	5,516,221,732	630,096,904	2,199,707,351	203,385,177	0	2,483,032,300	0
9. Tabular cost	0	0	0	0		0	
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	449,846,859	213,918,958	123,927,995	111,999,906		0	
12. Annuity, supplementary contract and disability payments involving life contingencies	210,154,587	0	0	0		210,154,587	
13. Net transfers to or (from) Separate Accounts	(17,986,163)	(102,572,115)	0	84,585,952		0	
14. Total Deductions (Lines 9 to 13)	642,015,283	111,346,843	123,927,995	196,585,858	0	210,154,587	0
15. Reserve December 31 of current year	4,874,206,449	518,750,061	2,075,779,356	6,799,319	0	2,272,877,713	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,511,173,311	510,165,765	1,994,720,800	6,286,746		0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0	0	0		0	

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)

(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	2,263,610	2,263,610	0	0	0	0	0
2. Tabular net premiums or considerations	0	0					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	100,919	100,919					
5. Tabular less actual reserve released	5,610	5,610					
6. Increase in reserve on account of change in valuation basis	0	0					
7. Other increases (net)	0	0					
8. Totals (Lines 1 to 7)	2,370,139	2,370,139	0	0	0	0	0
9. Tabular cost	0	0					
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	67,404	67,404					
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0					
13. Net transfers to or (from) Separate Accounts	0	0					
14. Total Deductions (Lines 9 to 13)	67,404	67,404	0	0	0	0	0
15. Reserve December 31 of current year	2,302,735	2,302,735	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,302,734	2,302,734					
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....1,271,217	.....1,229,485
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....202,281,061	.....202,616,659
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....909,529	.....909,529
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....13,579,164	.....13,871,347
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c) .....32,924,183	.....32,733,835
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....6,160,415	.....5,929,088
6	Cash, cash equivalents and short-term investments	(e) .....264,958	.....242,580
7	Derivative instruments	(f) .....11,610,466	.....17,256,994
8.	Other invested assets .....	.....7,242,725	.....7,338,618
9.	Aggregate write-ins for investment income .....	.....369,975	.....369,975
10.	Total gross investment income .....	.....276,613,693	.....282,498,110
11.	Investment expenses		(g) .....5,078,658
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....12,880
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....5,091,538
17.	Net investment income (Line 10 minus Line 16) .....		.....277,406,572
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee .....	.....406,905	.....406,905
0902.	Miscellaneous .....	.....(36,930)	.....(36,930)
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....369,975	.....369,975
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		.....0

- (a) Includes \$5,556,906 accrual of discount less \$25,742,516 amortization of premium and less \$4,451,528 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(199,552)	(1,052,998)	(1,252,550)	0	0
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	8,978,368	(6,330)	8,972,038	200,634	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	348,525	0	348,525	876,680	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	42,478,359	(4,796,916)	37,681,443	94,355,554	0
2.21	Common stocks of affiliates	0	0	0	82,641,132	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0		0
5.	Contract loans	107	0	107	0	
6.	Cash, cash equivalents and short-term investments	53,875	0	53,875	0	
7.	Derivative instruments	(4,980,829)	0	(4,980,829)	53,354	
8.	Other invested assets	0	(13,904)	(13,904)	7,188,263	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	46,678,853	(5,870,148)	40,808,705	185,315,617	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

		Insurance											
		1	2	Ordinary		5	Group		Accident and Health			11	12
				3	4		6	7	8	9	10		
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)													
1.	Uncollected	0											
2.	Deferred and accrued	0											
3.	Deferred , accrued and uncollected:												
	3.1 Direct	0											
	3.2 Reinsurance assumed	0											
	3.3 Reinsurance ceded	0											
	3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0	0
4.	Advance	0											
5.	Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6.	Collected during year:												
	6.1 Direct	86,896,320			86,896,320								
	6.2 Reinsurance assumed	0											
	6.3 Reinsurance ceded	0											
	6.4 Net	86,896,320	0	0	86,896,320	0	0	0	0	0	0	0	0
7.	Line 5 + Line 6.4	86,896,320	0	0	86,896,320	0	0	0	0	0	0	0	0
8.	Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
9.	First year premiums and considerations:												
	9.1 Direct	86,896,320			86,896,320								
	9.2 Reinsurance assumed	0											
	9.3 Reinsurance ceded	0											
	9.4 Net (Line 7 - Line 8)	86,896,320	0	0	86,896,320	0	0	0	0	0	0	0	0
SINGLE													
10.	Single premiums and considerations:												
	10.1 Direct	275,231,484		(133)	275,231,617								
	10.2 Reinsurance assumed	0											
	10.3 Reinsurance ceded	0											
	10.4 Net	275,231,484	0	(133)	275,231,617	0	0	0	0	0	0	0	0
RENEWAL													
11.	Uncollected	0											
12.	Deferred and accrued	0											
13.	Deferred, accrued and uncollected:												
	13.1 Direct	0											
	13.2 Reinsurance assumed	0											
	13.3 Reinsurance ceded	0											
	13.4 Net (Line 11 + Line 12)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Advance	0											
15.	Line 13.4 - Line 14	0	0	0	0	0	0	0	0	0	0	0	0
16.	Collected during year:												
	16.1 Direct	11,209,722		422,175	10,787,547								
	16.2 Reinsurance assumed	76,864		76,864									
	16.3 Reinsurance ceded	168,030		168,030									
	16.4 Net	11,118,556	0	331,009	10,787,547	0	0	0	0	0	0	0	0
17.	Line 15 + Line 16.4	11,118,556	0	331,009	10,787,547	0	0	0	0	0	0	0	0
18.	Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
19.	Renewal premiums and considerations:												
	19.1 Direct	11,209,722		422,175	10,787,547								
	19.2 Reinsurance assumed	76,864		76,864									
	19.3 Reinsurance ceded	168,030		168,030									
	19.4 Net (Line 17 - Line 18)	11,118,556	0	331,009	10,787,547	0	0	0	0	0	0	0	0
TOTAL													
20.	Total premiums and annuity considerations:												
	20.1 Direct	373,337,526	0	422,042	372,915,484	0	0	0	0	0	0	0	0
	20.2 Reinsurance assumed	76,864	0	76,864	0	0	0	0	0	0	0	0	0
	20.3 Reinsurance ceded	168,030	0	168,030	0	0	0	0	0	0	0	0	0
	20.4 Net (Lines 9.4 + 10.4 + 19.4)	373,246,360	0	330,876	372,915,484	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	0											
22. All other	0											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	0											
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	0											
24.2 Reinsurance assumed	0											
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded	(3,021)		(4,640)	1,619								
25.2 Reinsurance assumed	11,667		11,667									
25.3 Net ceded less assumed	(14,688)	0	(16,307)	1,619	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	(3,021)	0	(4,640)	1,619	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	11,667	0	11,667	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	(14,688)	0	(16,307)	1,619	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	3,961,829			3,961,829								
28. Single	15,092,387			15,092,387								
29. Renewal	4,609,260			4,609,260								
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	23,663,476	0	0	23,663,476	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	764,081			1,425,396	143,459		2,332,936
2.	Salaries and wages	15,277,858			6,630,933	2,838,468		24,747,259
3.11	Contributions for benefit plans for employees	1,187,985			1,780,560	499,860		3,468,405
3.12	Contributions for benefit plans for agents							0
3.21	Payments to employees under non-funded benefit plans							0
3.22	Payments to agents under non-funded benefit plans							0
3.31	Other employee welfare	92,374			231,691	1,984		326,049
3.32	Other agent welfare	0			0	0		0
4.1	Legal fees and expenses				235,188			235,188
4.2	Medical examination fees							0
4.3	Inspection report fees							0
4.4	Fees of public accountants and consulting actuaries	251,401			120,498			371,899
4.5	Expense of investigation and settlement of policy claims	(128,923)			111,447			(17,476)
5.1	Traveling expenses	178,498			230,684	40,734		449,916
5.2	Advertising	882,991			1,488,786			2,371,777
5.3	Postage, express, telegraph and telephone	380,766			468,185	1,442		850,393
5.4	Printing and stationery	148,047			32,448	0		180,495
5.5	Cost or depreciation of furniture and equipment	40,105			97,201	1,089		138,395
5.6	Rental of equipment	18,935			113,777	28		132,740
5.7	Cost or depreciation of EDP equipment and software	1,039,402			752,101	3,305		1,794,808
6.1	Books and periodicals	4,802			6,419	143		11,364
6.2	Bureau and association fees	124,287			355,635	106		480,028
6.3	Insurance, except on real estate	138,001			331,049			469,050
6.4	Miscellaneous losses	44,710			43,455			88,165
6.5	Collection and bank service charges	99,012			53,310			152,322
6.6	Sundry general expenses	1,401,556			1,368,076	960,764		3,730,396
6.7	Group service and administration fees				28,657			28,657
6.8	Reimbursements by uninsured plans							0
7.1	Agency expense allowance							0
7.2	Agents' balances charged off (less \$ recovered)							0
7.3	Agency conferences other than local meetings	8,434						8,434
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses							0
9.2	Investment expenses not included elsewhere	12,563			2,365	56,471		71,399
9.3	Aggregate write-ins for expenses	1,713,035	0	0	3,464,158	530,805	0	5,707,998
10.	General expenses incurred	23,679,920	0	0	19,372,019	5,078,658	(b) 0	(a) 48,130,597
11.	General expenses unpaid Dec. 31, prior year	129,890			95,799	26,738		252,427
12.	General expenses unpaid Dec. 31, current year	132,828			108,663	28,488		269,979
13.	Amounts receivable relating to uninsured plans, prior year							0
14.	Amounts receivable relating to uninsured plans, current year							0
15.	General expenses paid during year (Lines 10+11-12-13+14)	23,676,982	0	0	19,359,155	5,076,908	0	48,113,045
DETAILS OF WRITE-INS								
09.301.	Equipment and software maintenance	1,027,252	0	0	2,984,388	79,778		4,091,418
09.302.	Consulting	685,783	0	0	479,770	451,027		1,616,580
09.303.	.....						
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,713,035	0	0	3,464,158	530,805	0	5,707,998

(a) Includes management fees of \$ 45,511,470 to affiliates and \$ 225,330 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;
5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$ 0

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						0
2.	State insurance department licenses and fees	1,141,457					1,141,457
3.	State taxes on premiums	828,512					828,512
4.	Other state taxes, including \$ for employee benefits	992,021		1,988	554		994,563
5.	U.S. Social Security taxes	699,225		44,254	12,326		755,805
6.	All other taxes	135,838					135,838
7.	Taxes, licenses and fees incurred	3,797,053	0	46,242	12,880	0	3,856,175
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	866,873					866,873
9.	Taxes, licenses and fees unpaid Dec. 31, current year	1,227,667					1,227,667
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,436,259	0	46,242	12,880	0	3,495,381

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO/CET 3.5% CRVM 66-74	915,651		915,651		
0100002. 58 CSO/CET 4% CRVM 75-79	813,528		813,528		
0100003. 58 CSO/CET 4.5% CRVM 80-82	367,783		367,783		
0100004. 80 CSO/CET 6% CRVM 83-86	110,893,016		109,441,492		1,451,524
0100005. 80 CSO/CET 5.5% CRVM 87-92	77,066,553		75,351,870		1,714,683
0100006. 80 CSO/CET 5% CRVM 93-94	338,534		338,534		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,227,166		2,227,166		
0199997. Totals (Gross)	192,622,231	0	189,456,024	0	3,166,207
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (Net)	192,622,231	0	189,456,024	0	3,166,207
0200001. 71IAM 5.50% 80-82	4,412,480	XXX	4,412,480	XXX	
0200002. 71IAM 4.00% 75-79	3,212,003	XXX	3,212,003	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,226,741	XXX	1,226,741	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	1,290,254	XXX	1,290,254	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	7,136,585	XXX	7,136,585	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	17,814,676	XXX	17,606,132	XXX	208,544
0200007. 83a 6.75% CARVM, Deferred 87, 91	17,174,990	XXX	16,814,403	XXX	360,587
0200008. 83a 6.50% CARVM, Deferred 87, 90	17,007,305	XXX	16,318,891	XXX	688,414
0200009. 83a 6.25% CARVM, Deferred 92	8,539,237	XXX	8,214,101	XXX	325,136
0200010. 83a 6.00% CARVM, Deferred 95, 00	3,706,995	XXX	3,674,795	XXX	32,200
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02					
	10,515,431	XXX	10,084,708	XXX	430,723
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	7,579,609	XXX	7,455,464	XXX	124,145
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	31,280,924	XXX	31,280,924	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,395,731	XXX	1,395,731	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	2,738,293	XXX	2,738,293	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	2,697,635	XXX	2,697,635	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	358,114	XXX	358,114	XXX	
0200018. 83a 3.75% CARVM, Deferred 13	1,586,428	XXX	1,583,889	XXX	2,539
0200019. 83a 3.25% CARVM, Deferred 20	378,795	XXX	378,795	XXX	
0200020. 83a 3.00% CARVM, Deferred 21	552,107	XXX	552,107	XXX	
0200021. a2000 5.25% CARVM, Deferred 03, 09	84,407	XXX	84,407	XXX	
0200022. a2000 5.00% CARVM, Deferred 04, 07-09	65,058,998	XXX	65,058,998	XXX	
0200023. a2000 4.75% CARVM, Deferred 05-08, 10	161,504,957	XXX	161,504,957	XXX	
0200024. a2000 4.50% CARVM, Deferred 06, 10-11	16,566,122	XXX	16,566,122	XXX	
0200025. a2000 4.25% CARVM, Deferred 11	5,493,612	XXX	5,493,612	XXX	
0200026. a2000 4.00% CARVM, Deferred 12,14	60,917,168	XXX	60,917,168	XXX	
0200027. a2000 3.75% CARVM, Deferred 12-13	20,881,289	XXX	20,881,289	XXX	
0200028. 2012 IAR 4.00%, Deferred 15-16	7,418,120	XXX	7,418,120	XXX	
0200029. 2012 IAR 3.75%, Deferred 15-19	1,821,030,833	XXX	1,820,924,146	XXX	106,687
0200030. 2012 IAR 3.25%, Deferred 20	161,877,166	XXX	161,877,166	XXX	
0200031. 2012 IAR 3.00%, Deferred 21	155,421,188	XXX	155,397,429	XXX	23,759
0200032. AG 43	511,666	XXX	511,666	XXX	
0200033. 83a 8.50% Immediate 86, 88-89	90,909	XXX	90,909	XXX	
0200034. 83a 8.25% Immediate 90-91	191,325	XXX	191,325	XXX	
0200035. 83a 8.00% Immediate 87	260,659	XXX	260,659	XXX	
0200036. 83a 7.50% Immediate 85-94	428,061,293	XXX	428,061,293	XXX	
0200037. 83a 7.00% Immediate 93-94	16,870,561	XXX	16,870,561	XXX	
0200038. 83a 6.50% Immediate 86, 94	2,630,940	XXX	2,630,940	XXX	
0200039. a2000 6.50% Immediate 02	140,480	XXX	140,480	XXX	
0200040. a2000 6.00% Immediate 03	684,577	XXX	684,577	XXX	
0200041. a2000 5.50% Immediate 07-08	48,658,127	XXX	48,658,127	XXX	
0200042. a2000 5.25% Immediate 06	15,980,012	XXX	15,980,012	XXX	
0200043. a2000 5.05% Immediate 04	5,378,002	XXX	5,378,002	XXX	
0200044. a2000 5.00% Immediate 09	46,323,019	XXX	46,323,019	XXX	
0200045. a2000 4.95% Immediate 05	8,799,723	XXX	8,799,723	XXX	
0200046. a2000 4.25% Immediate 10	73,496,381	XXX	73,496,381	XXX	
0200047. a2000 3.95% Immediate 11	51,481,966	XXX	51,481,966	XXX	
0200048. a2000 3.70% Immediate 14	75,231,773	XXX	75,231,773	XXX	
0200049. a2000 3.55% Immediate 12	2,082,548	XXX	2,082,548	XXX	
0200050. a2000 3.50% Immediate 12	52,763,536	XXX	52,763,536	XXX	
0200051. a2000 3.40% Immediate 13	29,237,020	XXX	29,237,020	XXX	
0200052. 2012 IAR 4.00% Immediate 15-16	508,022,317	XXX	508,022,317	XXX	
0200053. 2012 IAR 3.75% Immediate 17	280,793,453	XXX	280,793,453	XXX	
0200054. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19					
	103,998,031	XXX	103,998,031	XXX	
0200055. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19					
	116,566,086	XXX	116,566,086	XXX	
0200056. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-20					
	132,952,373	XXX	132,952,373	XXX	
0200057. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-21					
	73,286,824	XXX	73,286,824	XXX	
0200058. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20-21					
	69,841,845	XXX	69,841,845	XXX	
0200059. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20-21					
	30,540,522	XXX	30,540,522	XXX	
0299997. Totals (Gross)	4,791,734,161	XXX	4,789,431,427	XXX	2,302,734
0299998. Reinsurance ceded	656,047	XXX	656,047	XXX	
0299999. Annuities: Totals (Net)	4,791,078,114	XXX	4,788,775,380	XXX	2,302,734
0300001. 83a 8.50% Immediate 88-89	333,930		333,930		
0300002. 83a 8.25% Immediate 90-91	76,329		76,329		
0300003. 83a 8.00% Immediate 87	59,497		59,497		
0300004. 83a 7.75% Immediate 92	99,320		99,320		
0300005. 83a 7.25% Immediate 95	171,990		171,990		
0300006. 83a 7.00% Immediate 93	9,411		9,411		
0300007. 83a 6.75% Immediate 96-97	1,024,966		1,024,966		
0300008. 83a 6.50% Immediate 94	40,270		40,270		
0300009. a2000 7.00% Immediate 00	147,229		147,229		
0300010. a2000 6.75% Immediate 01	54,402		54,402		
0300011. a2000 6.50% Immediate 02	138,250		138,250		
0300012. a2000 6.25% Immediate 98-99	133,934		133,934		
0300013. a2000 6.00% Immediate 03	378,371		378,371		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300014. a2000 4.80% Immediate 07	626,888		626,888		
0300015. a2000 4.70% Immediate 08	337,011		337,011		
0300016. a2000 4.60% Immediate 06	201,785		201,785		
0300017. a2000 4.50% Immediate 09	816,128		816,128		
0300018. a2000 4.20% Immediate 10	3,353,422		3,353,422		
0300019. a2000 4.00% Immediate 04-05	1,009,446		1,009,446		
0300020. a2000 3.50% Immediate 14	4,201,192		4,201,192		
0300021. a2000 3.25% Immediate 11, 13	5,271,769		5,271,769		
0300022. a2000 2.95% Immediate 12, 14	3,038,185		3,038,185		
0300023. 2012 IAR 4.00% Immediate 15-16	10,110,757		10,110,757		
0300024. 2012 IAR 3.75% Immediate 17	4,923,496		4,923,496		
0300025. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19	6,974,900		6,974,900		
0300026. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19	4,799,555		4,799,555		
0300027. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-20	7,988,501		7,988,501		
0300028. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-21	11,677,938		11,677,938		
0300029. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20-21	12,917,034		12,917,034		
0300030. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20-21	4,515,163		4,515,163		
0399997. Totals (Gross)	85,431,069	0	85,431,069	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	85,431,069	0	85,431,069	0	0
0400001. UNEARNED PREMIUM	4		4		
0499997. Totals (Gross)	4	0	4	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	4	0	4	0	0
0500001. 58 CS0 52 DB 3%	6		6		
0599997. Totals (Gross)	6	0	6	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	6	0	6	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	5,069,131,424	0	5,063,662,483	0	5,468,941

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$; Annuities \$59,559,472 ; Supplementary Contracts with Life Contingencies \$3,861,879 ; Accidental Death Benefits \$; Disability - Active Lives \$; Disability - Disabled Lives \$; Miscellaneous Reserves \$

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?
4.2 Amount of reserve?
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during the year

\$

\$

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
6.1 If so, state the amount of reserve on such contracts on the basis actually held:
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation.

Yes [X] No []

\$

164,583,739

\$

196,183,821

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business:
7.4 Identify where the reserves are reported in the blank:

Yes [] No [X]

\$

\$

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:
8.2 State the amount of reserves established for this business:
8.3 Identify where the reserves are reported in the blank:

Yes [] No [X]

\$

\$

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:
9.2 State the amount of reserves established for this business:
9.3 Identify where the reserves are reported in the blank:
Exhibit 5 - Annuities

Yes [X] No []

\$

892,944,127

\$

35,620,264

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	1,006,680,046	686,257,757	255,692,934	63,190,952	0	1,538,403
2. Deposits received during the year	4,217,818,653	(686,257,757)	40,786,522	7,593,139	0	4,855,696,749
3. Investment earnings credited to the account	17,398,443	0	7,647,464	1,683,827	0	8,067,152
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	4	0	0	0	0	4
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	4,322,503,790	0	50,203,117	16,124,389	0	4,256,176,284
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	919,393,348	0	253,923,803	56,343,529	0	609,126,016
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	919,393,348	0	253,923,803	56,343,529	0	609,126,016

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	1,480			1,480							
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	1,480	0	0	1,480	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	171,862				171,862						
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	171,862	0	(b) 0	(b) 0	171,862	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	105,000		105,000								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	105,000	0	(b) 105,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. TOTALS											
4.1 Direct	278,342	0	105,000	1,480	171,862	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	278,342	(a) 0	(a) 105,000	1,480	171,862	0	(a) 0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	357,305,623		17,604,373	331,787,290	7,913,960						
1.2 Reinsurance assumed	140,097			140,097							
1.3 Reinsurance ceded	278,810		277,213	1,597							
1.4 Net	(d) 357,166,910	0	17,327,160	331,925,790	7,913,960	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	278,342	0	105,000	1,480	171,862	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	278,342	0	105,000	1,480	171,862	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	6,017			6,017							
4. Liability December 31, prior year:											
4.1 Direct	215,129	0	134,000	1,083	80,046	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	215,129	0	134,000	1,083	80,046	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	6,017			6,017							
6. Incurred Benefits											
6.1 Direct	357,368,836	0	17,575,373	331,787,687	8,005,776	0	0	0	0	0	0
6.2 Reinsurance assumed	140,097	0	0	140,097	0	0	0	0	0	0	0
6.3 Reinsurance ceded	278,810	0	277,213	1,597	0	0	0	0	0	0	0
6.4 Net	357,230,123	0	17,298,160	331,926,187	8,005,776	0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)		0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks		0	0
2.2 Common stocks		0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		0	0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)		0	0
6. Contract loans		0	0
7. Derivatives (Schedule DB)		0	0
8. Other invested assets (Schedule BA)	534,421	711,182	176,761
9. Receivables for securities		0	0
10. Securities lending reinvested collateral assets (Schedule DL)		0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	534,421	711,182	176,761
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued		0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers		0	0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts		0	0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit		0	0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates		0	0
24. Health care and other amounts receivable	60,453	96,081	35,628
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	594,874	807,263	212,389
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts		0	0
28. Total (Lines 26 and 27)	594,874	807,263	212,389
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Expense		0	0
2502.		0	0
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Integrity Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

Ohio Administrative Code 3901-1-67, *Alternative derivative and reserve accounting practices*, allows the Company to follow a prescribed practice related to its derivative instruments purchased to hedge indexed products. The Company elected to adopt this practice effective January 1, 2021. In accordance with the practice, the Company has included unrealized and realized capital gains (losses) associated with these derivative instruments in net investment income. Only unrealized capital gains (losses) included in net investment income had an impact on the statutory net income.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	<u>2021</u>	<u>2020</u>
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	51,418,451	86,340,569
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
Derivatives to hedge indexed products	86	4	3	5,646,528	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	45,771,923	86,340,569
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	1,481,433,507	1,302,297,697
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				—	—
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	1,481,433,507	1,302,297,697

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting practices requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.

- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet. Pursuant to the prescribed practice detailed in Note 1A, both the change in unrealized gains and losses due to change in fair value as well as the related gains and losses from terminations or expirations are recorded in net investment income.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:

– the length of time and the extent to which the fair value is below the book/adjusted carry value;

– the financial condition and near term prospects of the issuer, including specific events that may affect its operations;

– for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;

– for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

Effective January 1, 2021, the Company determined that its reserves related to a fixed indexed annuity product were understated due to an error in certain policies containing reserves for life riders. The company has recorded a reserve correction in the amount of \$9.0 million as a decrease directly to surplus in a line titled *Prior Year Reserve Correction*, within the Aggregate Write-ins for Gains and Losses in Surplus line in the Summary of Operations.

Effective January 1, 2020, the Company updated its valuation methodologies on certain reserves related to variable annuities. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than through the Increase in Aggregate Reserves for Life and Accident and Health Contracts in the Summary of Operations. The Company has recorded \$5.1 million as an increase to surplus as a result of the change in valuation bases through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2021 were:

Farm Loans	None
City Loans	2.81% and 5.25%
Purchase money mortgages	None
Mezzanine Loans	None

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

		Current Year		Prior Year			
(3)	Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	—		—			
(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:							
	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.	Current Year						
	1. Recorded Investment (All)						
	(a) Current	—	—	—	748,539,420	—	748,539,420
	(b) 30 - 59 Days Past Due	—	—	—	—	—	—
	(c) 60 - 89 Days Past Due	—	—	—	—	—	—
	(d) 90 - 179 Days Past Due	—	—	—	—	—	—
	(e) 180+ Days Past Due	—	—	—	—	—	—
	2. Accruing Interest 90 - 179 Days Past Due						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Interest Accrued	—	—	—	—	—	—
	3. Accruing Interest 180+ Days Past Due						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Interest Accrued	—	—	—	—	—	—
	4. Interest Reduced						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Number of Loans	—	—	—	—	—	—
	(c) Percent Reduced	—	—	—	—	—	—
	5. Participant or Co-lender in a Mortgage Loan Agreement						
	(a) Recorded Investment	—	—	—	—	—	—
b.	Prior Year						
	1. Recorded Investment						
	(a) Current	—	—	—	653,394,117	0	653,394,117
	(b) 30 - 59 Days Past Due	—	—	—	—	—	—
	(c) 60 - 89 Days Past Due	—	—	—	—	—	—
	(d) 90 - 179 Days Past Due	—	—	—	—	—	—
	(e) 180+ Days Past Due	—	—	—	—	—	—
	2. Accruing Interest 90 - 179 Days Past Due						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Interest Accrued	—	—	—	—	—	—
	3. Accruing Interest 180+ Days Past Due						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Interest Accrued	—	—	—	—	—	—
	4. Interest Reduced						
	(a) Recorded Investment	—	—	—	—	—	—
	(b) Number of Loans	—	—	—	—	—	—
	(c) Percent Reduced	—	—	—	—	—	—
	5. Participant or Co-lender in a Mortgage Loan Agreement						
	(a) Recorded Investment	—	—	—	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—
b. Prior Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a) Balance at beginning of period	—	—
b) Additions charged to operations	—	—
c) Direct write-downs charged against the allowances	—	—
d) Recoveries of amounts previously charged off	—	—
e) Balance at end of period	—	—

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2021, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

- (3) The Company had no loan-backed and structured securities with a recognized other-than-temporary impairment, for the year ended December 31, 2021, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
Total	XXX	XXX	0	XXX	XXX	XXX

- (4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2021

:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ 5,553,633
2. 12 Months or Longer	\$ 252,286
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 736,521,721
2. 12 Months or Longer	\$ 21,595,795

- (5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2021, the Company has loaned \$96.7 million and \$23.5 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2020, the Company had loaned \$135.9 million and \$15.7 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$24.0 million and \$16.0 million at December 31, 2021 and 2020, respectively.

- (1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2021 and 2020, the Company did not non-admit any portion of the loaned securities.
- (2) Not Applicable.
- (3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	122,606,455
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	122,606,455
(g) Securities Received	—
(h) Total Collateral Received	122,606,455
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$122.6 million.

c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2021 and 2020.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	33,681,677	33,685,946
(c) 31 to 60 Days	27,438,912	27,438,431
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	2,221,594	2,219,914
(f) 121 to 180 Days	2,700,000	2,700,159
(g) 181 to 365 Days	17,257,562	17,253,257
(h) 1 to 2 years	20,880,000	20,866,193
(i) 2 to 3 years	2,636,364	2,636,364
(j) Greater than 3 years	15,806,191	15,806,191
(k) Subtotal	122,622,300	122,606,455
(l) Securities Received	—	—
(m) Total Collateral Reinvested	122,622,300	122,606,455
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2021, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$123.1 million in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

H. Repurchase Agreements Transactions Accounted for as a Sale. None.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale. None.

J. Real Estate. None.

K. Low Income Housing Tax Credit Property Investments.

- (1) There are 6 years of unexpired tax credits remaining. The required holding period is 17 years.
- (2) The Company recognized \$1.7 million and \$1.7 million in LIHTC and other tax benefits, in 2021 and 2020, respectively.
- (3) The Company has investment balances of \$2.2 million and \$3.6 million in LIHTC partnerships, in 2021 and 2020, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company’s investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
b. Collateral held under security lending agreements	122,622,301	24,000,721	—	—	122,622,301	154,927,865	(32,305,564)	—	122,622,301	1.232 %	1.232 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
i. FHLB capital stock	39,950,000	—	—	—	39,950,000	35,834,300	4,115,700	—	39,950,000	0.401 %	0.401 %
j. On deposit with states	5,703,620	—	—	—	5,703,620	5,704,854	(1,234)	—	5,703,620	0.057 %	0.057 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	773,000,574	—	—	—	773,000,574	850,092,325	(77,091,751)	—	773,000,574	7.763 %	7.764 %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
o. Total Restricted Assets	941,276,495	24,000,721	—	—	941,276,495	1,046,559,344	(105,282,849)	—	941,276,495	9.454 %	9.454 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
	—	—	—	—	—	—	—	—	0.000 %	0.000 %
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.
- (4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	21,829,445	21,838,321	0.277 %	0.277 %
b. Schedule D, Part 1	96,948,376	96,923,655	1.232 %	1.231 %
c. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
e. Schedule B	—	—	0.000 %	0.000 %
f. Schedule A	—	—	0.000 %	0.000 %
g. Schedule BA, Part 1	—	—	0.000 %	0.000 %
h. Schedule DL, Part 1	3,844,480	3,844,480	0.049 %	0.049 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	122,622,301	122,606,456	1.558 %	1.558 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
p. Schedule A	—	—	0.000 %	0.000 %
q. Schedule BA, Part 1	—	—	0.000 %	0.000 %
r. Schedule DL, Part 1	—	—	0.000 %	0.000 %
s. Other	—	—	0.000 %	0.000 %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	0	0	0.000 %	0.000 %

- * j = Column 1 divided by Asset Page, Line 26 (Column 1)
- t = Column 1 divided by Asset Page, Line 27 (Column 1)
- ** j = Column 1 divided by Asset Page, Line 26 (Column 3)
- t = Column 1 divided by Asset Page, Line 27 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	99,079,574	1.551 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	24,000,721	1.151 %

- * u = Column 1 divided by Liability Page, Line 26 (Column 1)
- v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments. None.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

N. Offsetting and Netting of Assets and Liabilities

Information related to the Company’s derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	114,319,430	—	114,319,430

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(39,207,212)	—	(39,207,212)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

O. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5GI Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	—	1	—	239,217	—	239,358
(2) LB&SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	—	1	—	239,217	—	239,358

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	58	22
Aggregate Amount of Investment Income	10,170,969	2,128,046

R. Reporting Entity's Share of Cash Pool by Asset Type. None.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods:

Description	Amount of Impairment
PATTERSON AT FIRST INV. HOLDINGS, LLC	\$13,904
Total	\$13,904

7. Investment Income

- A. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

- B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500, Goldman Sachs Multi-Asset Class index, and the J.P. Morgan Strategic Balanced Index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in net investment income during the reporting period related to the change in value of the call options was \$17,256,994. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2021, \$56,520,000 cash collateral has been posted to the Company.

The Company has entered into short futures contracts to hedge the change in the guaranteed minimum withdrawal benefit liability value due to changes in equity indices or exchange traded funds. The net loss recognized in net income within realized gains and losses during the reporting period related to the futures was \$(4,980,827).

9. Income Taxes

A. The components of net deferred tax asset/(liability) at December 31 are as follows:

		As of End of Current Period			12/31/2020			Change		
		(1)	(2)	(3) (Col. 1 + 2)	(4)	(5)	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
		Ordinary	Capital	Total	Ordinary	Capital	Total			
(a)	Gross Deferred Tax Assets	56,558,705	9,597,924	66,156,629	55,191,997	12,449,473	67,641,470	1,366,708	(2,851,549)	(1,484,841)
(b)	Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	56,558,705	9,597,924	66,156,629	55,191,997	12,449,473	67,641,470	1,366,708	(2,851,549)	(1,484,841)
(d)	Deferred Tax Assets Nonadmitted	—	—	—	—	—	—	—	—	—
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	56,558,705	9,597,924	66,156,629	55,191,997	12,449,473	67,641,470	1,366,708	(2,851,549)	(1,484,841)
(f)	Deferred Tax Liabilities	24,227,573	44,793,699	69,021,272	27,535,288	26,866,189	54,401,477	(3,307,715)	17,927,510	14,619,795
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	32,331,132	(35,195,775)	(2,864,643)	27,656,709	(14,416,716)	13,239,993	4,674,423	(20,779,059)	(16,104,636)

		As of End of Current Period			12/31/2020			Change		
		(1)	(2)	(3) (Col. 1 + 2) Total	(4)	(5)	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
		Ordinary	Capital	Total	Ordinary	Capital	Total			Total
Admission Calculation Components SSAP No. 101										
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	—	—	—	1,223,881	1,223,881	—	(1,223,881)	(1,223,881)
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	—	—	—	12,016,112	—	12,016,112	(12,016,112)	—	(12,016,112)
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	—	—	—	12,016,112	—	12,016,112	(12,016,112)	—	(12,016,112)
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	218,099,918	XXX	XXX	191,378,736	XXX	XXX	26,721,182
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	56,558,705	9,597,924	66,156,629	43,175,885	11,225,592	54,401,477	13,382,820	(1,627,668)	11,755,152
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	56,558,705	9,597,924	66,156,629	55,191,997	12,449,473	67,641,470	1,366,708	(2,851,549)	(1,484,841)

3.		2021	2020
a.	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	974.000	986.156
b.	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	1,689,371,353	1,460,880,059

		As of End of Current Period		12/31/2020		Change	
		(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:							
(a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
	1. Adjusted Gross DTAs amount from Note 9A1(c)	56,558,705	9,597,924	55,191,997	12,449,473	1,366,708	(2,851,549)
	2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00 %	0.00 %	0.00 %	1.81 %	0.00 %	(1.81)%
	3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	56,558,705	9,597,924	55,191,997	12,449,473	1,366,708	(2,851,549)
	4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00 %	0.00 %	0.00 %	1.81 %	0.00 %	(1.81)%

b. Do the Company’s tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred tax liabilities are not recognized for the following amounts: None

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	5,257,643	10,421,949	(5,164,306)
(b) Foreign	—	17,781	(17,781)
(c) Subtotal	5,257,643	10,439,730	(5,182,087)
(d) Federal income tax on net capital gains	10,741,993	4,131,009	6,610,984
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	15,999,636	14,570,739	1,428,897
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	49,051,120	47,566,060	1,485,060
(4) Investments	12,448	—	12,448
(5) Deferred acquisition costs	6,861,371	6,933,971	(72,600)
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	29,170	30,320	(1,150)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	124,923	169,525	(44,602)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	479,673	492,121	(12,448)
(99) Subtotal	56,558,705	55,191,997	1,366,708
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	56,558,705	55,191,997	1,366,708
(e) Capital:			
(1) Investments	9,597,924	12,449,473	(2,851,549)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	9,597,924	12,449,473	(2,851,549)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	9,597,924	12,449,473	(2,851,549)
(i) Admitted deferred tax assets (2d + 2h)	66,156,629	67,641,470	(1,484,841)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	6,826,864	5,473,950	1,352,914
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	17,385,259	22,000,435	(4,615,176)
(5) Other (including items <5% of total ordinary tax liabilities)	15,450	60,903	(45,453)
(99) Subtotal	24,227,573	27,535,288	(3,307,715)
(b) Capital:			
(1) Investments	44,793,699	26,866,189	17,927,510
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	44,793,699	26,866,189	17,927,510
(c) Deferred tax liabilities (3a99 + 3b99)	69,021,272	54,401,477	14,619,795
4. Net deferred tax assets/liabilities (2i - 3c)	(2,864,643)	13,239,993	(16,104,636)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

D. Among the more significant book to tax adjustments were the following:

	12/31/2021	Effective Tax Rate
Provision computed at statutory rate	\$ 15,602,779	21.00 %
Dividends received deduction	(995,354)	(1.34)%
Derivative adjustment	11,204	0.02 %
Tax credits	(1,625,096)	(2.19)%
Other invested assets and nonadmitted change	252,102	0.34 %
Other	(2,702,912)	(3.64)%
Total statutory income taxes	\$ 10,542,723	14.19 %
Federal and foreign income taxes incurred	\$ 15,999,636	21.53 %
Change in net deferred income taxes	(5,456,913)	(7.34)%
Total statutory income taxes	\$ 10,542,723	14.19 %

	12/31/2020	Effective Tax Rate
Provision computed at statutory rate	\$ 21,191,374	21.00 %
Dividends received deduction	(1,391,546)	(1.38)%
Derivative adjustment	(6,137,060)	(6.08)%
Tax credits	(1,679,586)	(1.66)%
Other invested assets and nonadmitted change	115,180	0.11 %
Other	997,928	0.99 %
Total statutory income taxes	\$ 13,096,290	12.98 %
Federal and foreign income taxes incurred	\$ 14,570,739	14.44 %
Change in net deferred income taxes	(1,474,449)	(1.46)%
Total statutory income taxes	\$ 13,096,290	12.98 %

E. At December 31, 2021, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2021	\$ 14,919,073
2020	\$ 16,014,943
2019	\$ 15,295,506

F. The Company’s federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
Western & Southern Mutual Holding Company
Western & Southern Financial Group, Inc.
Western-Southern Life Assurance Company and Subsidiaries
Columbus Life Insurance Company
Integrity Life Insurance Company and Subsidiary
The Lafayette Life Insurance Company and Subsidiary
Western-Southern Agency, Inc.
Eagle Realty Investments, Inc.
Fort Washington Investment Advisors, Inc.

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2021, the Company has a receivable/(payable) of (\$2,101,935).

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None

H. Repatriation Transition Tax (RTT) - Not Applicable

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

10. Information Concerning Parent, Subsidiaries and Affiliates

A. & B.

At December 31, 2021 and 2020, the Company had \$215.3 million and \$212.8 million respectively,invested in various private debt funds managed by Fort Washington Investment Advisors, Inc., an indirect subsidiary of Western and Southern Life Insurance Company.

C. None

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

- D. The Company had \$0.5 million and \$0.1 million receivable from parent, subsidiaries and affiliates as of December 31, 2021 and 2020, respectively. The Company had \$4.6 million and \$1.7 million payable to parent, subsidiaries and affiliates as of December 31, 2021 and 2020, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- F. The Company has not guaranteed any obligation of its affiliates as of December 31, 2021.
- G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company recognized a \$13,904 impairment write down in 2021 for its investments in subsidiary, controlled and affiliated joint venture interests. The impairment was based on the determination that the Company will be unable to recover the carrying amount of the investment. Fair value is based on GAAP equity.
- K. Not applicable.
- L. Not applicable.
- M. All SCA Investments

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
Total SSAP No. 97 8b(iii) Entities	xxx	—	—	—
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing
** I - Immaterial or M - Material

- N. Not applicable.
- O. Not applicable.

11. Debt

- A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.
- B. FHLB (Federal Home Loan Bank) Agreements.
1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$680.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	9,814,721	9,814,721	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	27,244,532	27,244,532	—
(d) Excess Stock	2,890,747	2,890,747	—
(e) Aggregate Total (a+b+c+d)	39,950,000	39,950,000	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	680,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	15,862,975	15,862,975	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	19,971,325	19,971,325	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	35,834,300	35,834,300	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	770,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	9,814,721	9,814,721	—	—	—	—
2. Class B	—	—	—	—	—	—

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	816,201,442	773,000,574	610,925,800
2. Current Year General Account Total Collateral Pledged	816,201,442	773,000,574	610,925,800
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	901,470,792	850,092,325	690,950,887

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	890,980,480	841,919,129	670,464,187
2. Current Year General Account Maximum Collateral Pledged	890,980,480	841,919,129	670,464,187
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	967,263,714	926,840,217	743,936,687

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	610,925,800	610,925,800	—	607,823,880
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	610,925,800	610,925,800	—	607,823,880
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	690,950,887	690,950,887	—	686,257,757
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	690,950,887	690,950,887	—	686,257,757

a. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	670,464,187	670,464,187	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	670,464,187	670,464,187	—

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

b. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO?)
1. Debt	No
2. Funding Agreements	No
3. Other	No

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans (“SERP”) for former executives. The SERP liability as of December 31, 2021 and 2020 was \$138,905 and \$144,381, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$1.5 million and \$1.2 million for 2021 and 2020.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

- H. Postemployment Benefits and Compensated Absences. Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

- A. The Company has one class of common stock with a par value of \$2 per share. At December 31, 2021, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.
- B. The Company has no preferred stock outstanding.
- C. The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- D. Not applicable.
- E. Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions placed on the Company’s surplus.
- G. There were no advances to surplus that had not been repaid.
- H. There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- I. The Company does not hold any special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$461,670,879.
- K. There were no surplus debentures or similar item outstanding during the statement periods.
- L. There have been no restatements of surplus due to quasi-reorganizations.
- M. Not applicable.

14. Liabilities, Contingencies, and Assessments

- A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$147,329,773.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$0.
- B. Assessments

The Company is not aware of any material assessments.
- C. Gain Contingencies

The Company is not aware of any gain contingencies.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.
- E. Joint and Several Liabilities. None.
- F. All Other Contingencies. None.

15. Leases

- A. The Company did not have any material lease obligations at December 31, 2021.
- B. The Company is not involved in any material lessor leasing arrangements.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk. No change.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables as Sales. None.
- B. (1) See Note 5E for information regarding securities lending.
(2) Not applicable.
(3) Not applicable.
(4) Not applicable.
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2021

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: RMBS	—	17,279	—	—	17,279
Common stock: Unaffiliated	659,317,225	—	—	9,606,490	668,923,715
Common stock: Mutual funds	11,552,583	—	—	—	11,552,583
Preferred stock	—	16,120,980	—	—	16,120,980
Derivative assets: Options, purchased	—	47,139,309	64,343,235	—	111,482,544
Derivative assets: Stock warrants	—	300,796	—	—	300,796
Derivative assets: Futures	2,536,097	—	—	—	2,536,097
Separate account assets*	978,825,465	32,858	—	—	978,858,323
Total assets at fair value	1,652,231,370	63,611,222	64,343,235	9,606,490	1,789,792,317

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(39,207,210)	—	—	(39,207,210)
Total liabilities at fair value	—	(39,207,210)	—	—	(39,207,210)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security’s fair value is below amortized cost.

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Year Ended at 12/31/2021

Description	Beginning Balance at 01/01/2021	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2021
a. Assets										
Derivative assets: Options, purchased	62,442,930	—	—	13,776,464	—	23,806,845	—	—	(35,683,004)	64,343,235
Total Assets	62,442,930	—	—	13,776,464	—	23,806,845	—	—	(35,683,004)	64,343,235

(3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

(4) Investments in Level 2 include below investment grade residential mortgage-backed securities initially rated NAIC 6. The residential-mortgage-backed securities represent subordinated tranches in securitization trusts containing residential mortgage loans originated in 2006. The Company determined fair value as of the balance sheet date through the use of third-party pricing services utilizing market observable inputs.

The fair value of preferred stock included in Level 2 has been determined by utilizing market observable inputs from third-party pricing services.

Derivative instruments included in Level 2 consist of stock warrants and options. The fair values of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

The derivatives in Level 3 consist of options on the Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

Assets held in Level 2 of the separate accounts carried at fair value primarily include stock warrants. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for stock warrants.

B. Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	5,597,538,045	5,219,718,464	35,880,731	5,555,888,440	5,768,874	—	—
Common stock: Unaffiliated**	708,873,715	708,873,715	699,267,225	—	—	9,606,490	—
Common stock: Mutual funds	11,552,583	11,552,583	11,552,583	—	—	—	—
Preferred stock	16,120,980	16,120,980	—	16,120,980	—	—	—
Mortgage loans	781,980,359	748,539,419	—	—	781,980,359	—	—
Cash, cash equivalents, & short-term investments	138,979,405	138,967,744	138,979,405	—	—	—	—
Other invested assets: Surplus notes	27,926,893	20,989,198	—	27,926,893	—	—	—
Securities lending reinvested collateral assets	3,844,480	3,844,480	3,844,480	—	—	—	—
Derivative assets	114,319,437	114,319,437	2,536,097	47,440,105	64,343,235	—	—
Separate account assets	2,136,672,201	2,068,304,847	979,707,813	1,133,346,462	23,617,926	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,499,423,571)	(1,445,817,294)	—	—	(1,499,423,571)	—	—
Fixed-indexed annuity contracts	(2,057,556,077)	(2,075,779,356)	—	—	(2,057,556,077)	—	—
Derivative liabilities	(39,207,210)	(39,207,210)	—	(39,207,210)	—	—	—
Cash collateral payable	(56,520,000)	(56,520,000)	—	(56,520,000)	—	—	—
Separate account liabilities*	(1,159,998,443)	(1,072,432,835)	—	—	(1,159,998,443)	—	—
Securities lending liability	(99,079,574)	(99,079,574)	—	(99,079,574)	—	—	—

*Variable annuity contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services’ valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company’s business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities, Surplus Notes, and Equity Securities

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities. The fair value of the stock warrants have been determined through the use of third-party pricing services utilizing market observable inputs. Derivatives included in Level 1 represent the cash deposits with brokers relating to futures. The fair value is based upon the stated amount.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, mortgage loans, and stock warrants. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company’s margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company’s overall management of interest rate risk.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

The liability represents the Company’s obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

- D. Not applicable.
- E. Assets that use a net asset value (NAV) as a practical expedient consists of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment can be sold or transferred with prior consent from the corporation. The NAV for this investment is \$15.00. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items.

The Company is exposed to risk associated with the ongoing outbreak of coronavirus (“COVID-19”) and is actively monitoring developments through governmental briefings and the relevant health authorities. The effects of the outbreak on the Company are uncertain and difficult to predict, as the situation continues to evolve. Risks include (but are not limited to) the disruption of business operations due to changing work environments for employees, agents and distributors, and business partners; potential economic hardship of policyholders and issuers of investments held by the Company; and disruptions of product marketing and sales efforts. The Company has business continuity plans in place to mitigate the risks posed to business operations by disruptive incidents such as these.

- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

Integrity General				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	6,178,198	4,565,743	7,298,559	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	6,178,198	4,565,743	7,298,559	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 43.46%

Integrity Separate				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	4,227,774	3,240,686	3,773,110	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	4,227,774	3,240,686	3,773,110	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 55.98%

G. Retained Assets

- (1) The company does not use retained asset accounts as an option form of settlement for life insurance policy proceeds.
- (2) Not applicable.
- (3) Not applicable.

H. Insurance Linked Securities (ILS) Contracts. None

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy. None

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 28, 2022.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current of anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)
- (3) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.
- C. The Company had no commutation of reinsurance reflected in income or expense during the year.
- D. Certified reinsurer rating downgraded or status subject to revocation. None.
- E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F. Reinsurance agreement with an affiliated captive reinsurer. None.
- G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/XXXX captive framework. None.
- H. Reinsurance Credit. The Company has no reinsurance contracts subject to the disclosure requirements of this section.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A. Method used to estimate accrued retrospective premium adjustments. None.
- B. None.
- C. Amount of net premiums written that are subject to retrospective rating features. None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.
- E. Risk Sharing Provisions of the Affordable Care Act.
- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year		AMOUNT
a.	Permanent ACA Risk Adjustment Program	
	Assets	
	1. Premium adjustments receivable due to ACA Risk Adjustment	—
	Liabilities	
	2. Risk adjustment user fees payable for ACA Risk Adjustment	—
	3. Premium adjustments payable due to ACA Risk Adjustment	—
	Operations (Revenue & Expense)	
	4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
	5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b.	Transitional ACA Reinsurance Program	
	Assets	
	1. Amounts recoverable for claims paid due to ACA Reinsurance	—
	2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
	3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
	Liabilities	
	4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
	5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
	6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
	Operations (Revenue & Expense)	
	7. Ceded reinsurance premiums due to ACA Reinsurance	—
	8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
	9. ACA Reinsurance contributions - not reported as ceded premium	—
c.	Temporary ACA Risk Corridors Program	
	Assets	
	1. Accrued retrospective premium due to ACA Risk Corridors	—
	Liabilities	
	2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
	Operations (Revenue & Expense)	
	3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
	4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves. None.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

31. Reserves for Life Contracts and Annuity Contracts
1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.

3. As of December 31, 2021, the Company had no insurance in force for which the gross premiums are less than the net premiums.

4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.

5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.

6. The details for other changes: None.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

A. Individual Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	511,666	576,814,217	—	577,325,883	8.4
b. At book value less current surrender charge of 5% or more	2,168,714,020	495,618,618	—	2,664,332,638	38.6
c. At fair value	—	—	952,304,785	952,304,785	13.8
d. Total with market value adjustment or at fair value (total of 1 through 3)	2,169,225,686	1,072,432,835	952,304,785	4,193,963,306	60.8
e. At book value without adjustment (minimal or no charge or adjustment)	432,759,099	—	—	432,759,099	6.3
(2) Not subject to discretionary withdrawal	2,272,877,711	—	—	2,272,877,711	32.9
(3) Total (gross: direct + assumed)	4,874,862,496	1,072,432,835	952,304,785	6,899,600,116	100.0
(4) Reinsurance ceded	656,047	—	—	656,047	
(5) Total (net)* (3) - (4)	4,874,206,449	1,072,432,835	952,304,785	6,898,944,069	
Amount included in A(01)b above that will move to A(01)e for the first time within the year after the settlement date	8,497,342	—	—	8,497,342	
(6)					

B. Group Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	2,302,734	—	—	2,302,734	100.0
(2) Not subject to discretionary withdrawal	—	—	—	—	—
(3) Total (gross: direct + assumed)	2,302,734	—	—	2,302,734	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	2,302,734	—	—	2,302,734	
Amount included in B(01)b above that will move to B(01)e for the first time within the year after the settlement date	—	—	—	—	
(6)					

C. Deposit-type contracts (no life contingencies)

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	1,302,136	—	—	1,302,136	0.1
(2) Not subject to discretionary withdrawal	918,091,212	—	—	918,091,212	99.9
(3) Total (gross: direct + assumed)	919,393,348	—	—	919,393,348	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	919,393,348	—	—	919,393,348	
Amount included in C(01)b above that will move to C(01)e for the first time within the year after the settlement date	—	—	—	—	
(6)					

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	4,791,078,114
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	85,431,069
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	919,393,348
4. Subtotal	5,795,902,531
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	2,024,737,620
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulations	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	2,024,737,620
12. Combined Total	7,820,640,151

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	186,628,273	186,628,273	187,563,096
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	2,867,942	2,867,942
h. Variable Life	—	—	—
i. Variable Universal Life	2,191,203	2,191,203	2,191,193
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	4
c. Disability - Active Lives	XXX	XXX	6
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	188,819,476	191,687,418	192,622,241
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	188,819,476	191,687,418	192,622,241
	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	—	—	—
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	8,772,649	8,772,649	8,772,649
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	—
b. Accidental Death Benefits	XXX	XXX	—
c. Disability - Active Lives	XXX	XXX	—
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	8,772,649	8,772,649	8,772,649
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	8,772,649	8,772,649	8,772,649
D. Life & Accident & Health Annual Statement:			Amount
(1) Exhibit 5, Life Insurance Section, Total (net)			192,622,231
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)			4
(3) Exhibit 5, Disability - Active Lives Section, Total (net)			6
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)			—
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)			—
(6) Subtotal			192,622,241
Separate Accounts Statement			
(7) Exhibit 3, Line 0199999, column 2			8,772,649
(8) Exhibit 3, Line 0499999, column 2			—
(9) Exhibit 3, Line 0599999, column 2			—
(10) Subtotal (Lines (7) through (9))			8,772,649
(11) Combined Total (6) and (10))			201,394,890

34. Premiums and Annuity Consideration Deferred and Uncollected. None.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

35. Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:
- Variable Universal Life Insurance
 - Variable Annuities
 - Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable universal life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

- (2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2021 and 2020, the Company’s separate account statement included legally insulated assets of \$2,084,803,187 and \$2,096,011,165, respectively. The assets legally insulated from the general accounts as of December 31, 2021 are attributed to the following products:

Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	8,772,649	—
Variable Annuities	970,052,816	—
Market Value Adjusted Annuities	1,105,977,722	—
Total	2,084,803,187	—

- (3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guaranteed for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2021	4,429,830
b. 2020	4,144,912
c. 2019	3,764,549
d. 2018	4,151,772
e. 2017	3,240,456

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a. 2021	315,990
b. 2020	254,104
c. 2019	158,106
d. 2018	173,434
e. 2017	108,390

- (4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$23,544,312 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

The Company’s guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments and systematic transfer options. The guaranteed rate options are sold in fixed annuity products and as investment options within the Company’s variable annuity products. The guaranteed rate options and systematic transfer options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity products offered provide a death benefit equal to the account value, with one product offering an optional death benefit ranging from 25% to 40% of the gain in the contract. The fixed investment options offered within the Company’s variable annuity products provide the death benefits listed below for variable annuities.

The Company’s nonguaranteed separate accounts consist of subaccounts available through variable annuities and variable universal life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after seven years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company’s general account and annual statement.

The Company’s nonguaranteed separate accounts also include a small amount of Flexible Premium Variable Life Insurance (FPVLI). The net investment experience of FPVLI sub accounts is credited directly to the policyholder and can be positive or negative.

Assets held in the separate account supporting variable annuities and variable universal life insurance are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2021 is as follows:

	(1)	(2)	(3)	(4)	(5)
	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations, or deposits as of the end of current period	—	5,134,855	68	78,499,834	83,634,757
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—		—	961,077,434	961,077,434
b. Amortized cost	—	1,072,321,978	110,857	—	1,072,432,835
c. Total reserves*	—	1,072,321,978	110,857	961,077,434	2,033,510,269
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	576,754,592	59,625	—	576,814,217
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	495,567,386	51,232	—	495,618,618
3. At fair value	—	—	—	961,077,434	961,077,434
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	1,072,321,978	110,857	961,077,434	2,033,510,269
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	1,072,321,978	110,857	961,077,434	2,033,510,269
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	83,634,757
b. Transfers from Separate Accounts (Page 4, Line 10)	265,879,415
c. Net transfers to or (from) Separate Accounts (a) - (b)	(182,244,658)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	575,073
Bonus account value (included in Page 4, Line 1.1)	—
Other changes in surplus in Separate Account Statement	(448)
Other account adjustments	(649,337)
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	(182,319,370)

36. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Ohio

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2017

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2017

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/30/2019

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [X] No []
Yes [X] No []

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
W&S Brokerage Services, Inc.	Cincinnati, Ohio				YES
Fort Washington Investment Advisors, Inc.	Cincinnati, Ohio				YES
Touchstone Advisors, Inc.	Cincinnati, Ohio				YES
Touchstone Securities, Inc.	Cincinnati, Ohio				YES
Eagle Realty Capital Partners, LLC	Cincinnati, Ohio				YES

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young
221 East 4th Street, Suite 2900
Cincinnati, OH 45202

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Mark Hutchinson
400 Broadway
Cincinnati, OH 45202
Officer of the Company

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []

12.11 Name of real estate holding company Various

12.12 Number of parcels involved 7

12.13 Total book/adjusted carrying value \$ 21,907,952

12.2 If, yes provide explanation:
The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs. In addition, the Company has investments in Real Estate Investment Trusts on Schedule D, Part 2, Section 2.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:
.....

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.
- Yes [] No [X]

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers
- 20.12 To stockholders not officers
- 20.13 Trustees, supreme or grand (Fraternal Only)
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers
- 20.22 To stockholders not officers
- 20.23 Trustees, supreme or grand (Fraternal Only)
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others
- 21.22 Borrowed from others
- 21.23 Leased from others
- 21.24 Other
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
- 22.22 Amount paid as expenses
- 22.23 Other amounts paid
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.
- Yes [] No [X]
- Yes [X] No []
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- Yes [] No [X]
- Yes [X] No []
- \$
- Yes [] No [X]

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)
- Yes [X] No []

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs.

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

25.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

25.093 Total payable for securities lending reported on the liability page.

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements

26.22 Subject to reverse repurchase agreements

26.23 Subject to dollar repurchase agreements

26.24 Subject to reverse dollar repurchase agreements

26.25 Placed under option agreements

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock

26.27 FHLB Capital Stock

26.28 On deposit with states

26.29 On deposit with other regulatory bodies

26.30 Pledged as collateral - excluding collateral pledged to an FHLB

26.31 Pledged as collateral to FHLB - including assets backing funding agreements

26.32 Other

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108

27.42 Permitted accounting practice

27.43 Other accounting guidance

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

28.2 If yes, state the amount thereof at December 31 of the current year.

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A.....
MILLIMAN	U.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS.....
112245	MILLIMAN	54930042K59JQCZK6Q39	Securities Exchange Commission	DS.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	5,280,453,612	5,657,451,068	376,997,456
31.2 Preferred stocks	16,120,980	16,120,980	0
31.3 Totals	5,296,574,592	5,673,572,048	376,997,456

31.4 Describe the sources or methods utilized in determining the fair values:
Fair values are generally obtained from ICE, Bloomberg, Markit, Princeton Financial Spread Pricing Module and/or Internal Pricing Committee/Internal Pricing Models

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [X] No []

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [X] No []

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$373,928

38.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AMERICAN COUNCIL OF LIFE INSURANCE .....	.....210,730
.....

39.1 Amount of payments for legal expenses, if any?\$105,373

39.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Morgan, Lewis & Bockius LLP .....	.....68,221
Eversheds Sutherland .....	.....27,500
.....

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

40.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

0

1.62

Total incurred claims

\$

0

1.63

Number of covered lives

0

1.64

Total premium earned

\$

0

1.65

Total incurred claims

\$

0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

0

1.72

Total incurred claims

\$

0

1.73

Number of covered lives

0

1.74

Total premium earned

\$

0

1.75

Total incurred claims

\$

0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

2.2

Premium Denominator

373,246,360

340,139,204

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

5,069,409,766

4,999,839,250

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [X] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

28,050,413

3.4

State the authority under which Separate Accounts are maintained:

3905.15 Ohio Revised Code

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [X] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No [X]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

\$

4.

For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1

Amount of loss reserves established by these annuities during the current year:

\$

4.2

List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$422,045
- 7.2 Total Incurred Claims\$17,604,370
- 7.3 Number of Covered Lives2,893

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurantee)
Universal Life (with or without secondary gurantee)
Variable Universal Life (with or without secondary gurantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid\$45,511,470

9.22 Received\$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$

10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$908,163,872
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$178,550,000

12.12 Stock\$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			0
13.32 Paid claims			0
13.33 Claim liability and reserve (beginning of year)			0
13.34 Claim liability and reserve (end of year)			0
13.35 Incurred claims	0	0	0

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
15. How often are meetings of the subordinate branches required to be held?
.....
16. How are the subordinate branches represented in the supreme or governing body?
.....
17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
- 18.4 How many members of the governing body attended the last regular meeting?
- 18.5 How many of the same were delegates of the subordinate branches?
19. How are the expenses of the governing body defrayed?
.....
20. When and by whom are the officers and directors elected?
.....
21. What are the qualifications for membership?
.....
22. What are the limiting ages for admission?
.....
23. What is the minimum and maximum insurance that may be issued on any one life?
.....
24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose?\$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence?
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	292,434	308,643	318,114	334,138	351,039
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	2,871	3,606	3,863	4,098	4,349
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	5,092	5,381	5,936	7,695	11,803
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	300,397	317,630	327,913	345,931	367,191
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0			
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	330,876	327,912	358,316	355,716	356,914
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	372,915,484	339,811,292	476,885,107	660,621,816	845,299,952
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	36,529
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	373,246,360	340,139,204	477,243,423	660,977,532	845,693,395
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	7,871,503,155	7,718,710,314	7,755,796,395	7,172,688,606	6,733,706,764
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,390,069,648	6,416,412,617	6,484,452,682	6,041,421,902	5,857,948,111
23. Aggregate life reserves (Page 3, Line 1)	5,069,131,424	4,999,624,121	4,943,728,574	4,748,935,639	4,456,632,053
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0			
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	919,393,347	1,006,680,046	1,124,071,398	989,440,221	950,011,238
26. Asset valuation reserve (Page 3, Line 24.01)	194,804,549	162,063,791	158,349,856	100,073,429	105,941,114
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	1,478,433,507	1,299,297,697	1,268,343,713	1,128,266,704	872,758,653
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	60,956,167	124,391,687	214,138,123	289,502,505	542,659,043
Risk-Based Capital Analysis					
30. Total adjusted capital	1,689,371,353	1,474,120,050	1,435,547,041	1,202,292,478	995,264,146
31. Authorized control level risk - based capital	173,446,718	148,138,826	143,325,995	131,196,631	112,018,528
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	66.8	69.2	69.6	74.9	76.0
33. Stocks (Lines 2.1 and 2.2)	14.9	11.8	11.6	10.6	8.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	9.6	8.5	8.7	8.0	6.9
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.8	3.1	3.3	1.2	1.6
37. Contract loans (Line 6)	1.3	1.4	1.4	1.5	1.6
38. Derivatives (Page 2, Line 7)	1.5	1.5	1.6	0.9	1.8
39. Other invested assets (Line 8)	4.2	4.3	3.7	2.9	3.1
40. Receivables for securities (Line 9)	0.0	0.0	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.2	0.1	0.0	0.1
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0		
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	426,317,098	343,675,966	377,138,579	339,004,814	315,929,165
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	225,966,539	223,679,973	170,757,305	95,111,090	98,940,315
50. Total of above Lines 44 to 49	652,283,637	567,355,939	547,895,884	434,115,904	414,869,480
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	594,874	807,263	988,499	15,726,147	1,644,528
53. Total admitted assets (Page 2, Line 28, Col. 3)	9,956,306,342	9,814,721,479	9,914,359,619	9,415,089,815	9,210,212,750
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	277,406,572	261,248,160	276,869,917	259,562,204	263,386,115
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	23,185,847	45,119,535	4,507,419	26,515,595	(23,876,015)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	163,754,066	(58,415,481)	159,062,654	(50,915,780)	50,641,617
57. Total of above Lines 54, 55 and 56	464,346,485	247,952,214	440,439,990	235,162,019	290,151,717
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	678,289,025	620,105,832	719,222,334	690,974,159	551,412,802
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(7,773,125)	(1,672,605)	(6,619,638)	(5,112,060)	(7,788,321)
61. Increase in A & H reserves (Line 19, Col. 6)				0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	(21.3)	1.3	1.3	1.6	3.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.1	1.5	1.8	2.2	2.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)		0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)		0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	(714,898)	802,364	1,219,040	1,413,915	1,634,828
74. Ordinary - individual annuities (Page 6, Col. 4)	36,081,327	51,127,058	23,100,262	39,564,632	14,902,794
75. Ordinary-supplementary contracts	XXX	XXX	XXX	336,024	2,665,772
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	63,005	75,375	124,987	78,124	125,587
78. Group annuities (Page 6, Col. 5)	16,718	164,062	143,490	(515,571)	(430,076)
79. A & H-group (Page 6.5, Col. 3)				0	0
80. A & H-credit (Page 6.5, Col. 10)		0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	0	0	0	0	0
82. Aggregate of all other lines of business (Page 6, Col. 8)	(7,213,548)	(10,947,825)	(15,969,981)	(8,171,438)	26,095,539
83. Fraternal (Page 6, Col. 7)	0	0	0		
84. Total (Page 6, Col. 1)	28,232,604	41,221,034	8,617,798	32,705,686	44,994,444

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	3,414	312,249	0	0	17	26	5,381	317,630
2. Issued during year		0	0	0		0			0	0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)				6,513					15	6,528
6. Subtotals, Lines 2 to 5	0	0	0	6,513	0	0	0	0	15	6,528
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	3,414	318,762	0	0	17	26	5,396	324,158
Deductions during year:										
10. Death			68	15,685			XXX			15,685
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				1,261						1,261
14. Surrender			113	5,189				4	304	5,493
15. Lapse			30	1,322						1,322
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			14							0
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	225	23,457	0	0	0	4	304	23,761
21. In force end of year (b) (Line 9 minus Line 20)	0	0	3,189	295,305	0	0	17	22	5,092	300,397
22. Reinsurance ceded end of year	XXX		XXX	13,843	XXX		XXX	XXX		13,843
23. Line 21 minus Line 22	XXX	0	XXX	281,462	XXX	(a) 0	XXX	XXX	5,092	286,554
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			2,299	247,930
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other			39	2,861
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	39	2,861
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1	10
34. Totals, whole life and endowment			3,149	292,434
35. Totals (Lines 31 to 34)	0	0	3,189	295,305

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			295,305	
38. Credit Life (Group and Individual)				
39. Group			5,092	
40. Totals (Lines 36 to 39)	0	0	300,397	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	22	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			22	5,092

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	100
-------------------------------------------------------------------------------------------------------	-----

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium			307	545				
49. Disability Income			161	268				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	468	(a) 813	0	(a) 0	0	(a) 0

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	1,659	3,455	0	0
2. Issued during year	121	231		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,780	3,686	0	0
Deductions during year:				
6. Decreased (net)	37	518		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	37	518	0	0
9. In force end of year (line 5 minus line 8)	1,743	3,168	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	1,743	3,168		
12. Amount of income payable	(a) 8,179,019	(a) 14,820,785	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	15,773	51,255	4	61
2. Issued during year	541	2,106		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	16,314	53,361	4	61
Deductions during year:				
6. Decreased (net)	655	4,058		1
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	655	4,058	0	1
9. In force end of year (line 5 minus line 8)	15,659	49,303	4	60
Income now payable:				
10. Amount of income payable	(a) 221,045,763	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 4,689,835,608	XXX	(a) 2,302,734
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0		0		0	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds Contracts		Dividend Accumulations Contracts
1. In force end of prior year	44		0
2. Issued during year	67		
3. Reinsurance assumed			
4. Increased during year (net)			
5. Totals (Lines 1 to 4)	111		0
Deductions During Year:			
6. Decreased (net)	58		
7. Reinsurance ceded			
8. Totals (Lines 6 and 7)	58		0
9. In force end of year (line 5 minus line 8)	53		0
10. Amount of account balance	(a) 609,126,016	(a)	

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL	L	8,520	4,495,076			4,503,596	396,903
2.	Alaska	AK	L		349,335			349,335	
3.	Arizona	AZ	L	1,958	4,816,839			4,818,797	236,448
4.	Arkansas	AR	L	90	3,506,399			3,506,489	
5.	California	CA	L	10,525	18,921,879			18,932,404	3,085,117
6.	Colorado	CO	L	5,669	6,687,240			6,692,909	223,317
7.	Connecticut	CT	L	103	8,188,717			8,188,820	193,237
8.	Delaware	DE	L	2,450	1,544,542			1,546,992	
9.	District of Columbia	DC	L		613,314			613,314	478,061
10.	Florida	FL	L	18,714	40,565,107			40,583,821	2,601,215
11.	Georgia	GA	L	11,611	6,681,265			6,692,876	1,023,697
12.	Hawaii	HI	L	3,098	2,551,615			2,554,713	215,903
13.	Idaho	ID	L	157	1,367,356			1,367,513	338,490
14.	Illinois	IL	L	44,142	14,621,463			14,665,605	635,468
15.	Indiana	IN	L	5,180	8,731,416			8,736,596	751,588
16.	Iowa	IA	L	33,629	2,737,119			2,770,748	
17.	Kansas	KS	L	5,327	3,736,514			3,741,841	300,000
18.	Kentucky	KY	L	200	10,192,151			10,192,351	142,282
19.	Louisiana	LA	L		5,061,005			5,061,005	686,000
20.	Maine	ME	L		2,608,065			2,608,065	183,498
21.	Maryland	MD	L	15,739	5,037,163			5,052,902	4,138,631
22.	Massachusetts	MA	L	157	6,063,950			6,064,107	3,596,213
23.	Michigan	MI	L	709	11,260,252			11,260,961	1,925,103
24.	Minnesota	MN	L	26,630	4,255,271			4,281,901	65,729
25.	Mississippi	MS	L	1,618	1,580,765			1,582,383	
26.	Missouri	MO	L	8,176	5,509,174			5,517,350	200,000
27.	Montana	MT	L	2	25,000			25,002	
28.	Nebraska	NE	L	5,080	827,303			832,383	
29.	Nevada	NV	L	132	1,877,192			1,877,324	150,000
30.	New Hampshire	NH	L		1,740,165			1,740,165	
31.	New Jersey	NJ	L		24,033,435			24,033,435	1,139,911
32.	New Mexico	NM	L	2,231	2,036,036			2,038,267	55,487
33.	New York	NY	N	902	3,371,896			3,372,798	
34.	North Carolina	NC	L	194	14,935,120			14,935,314	1,555,145
35.	North Dakota	ND	L					0	
36.	Ohio	OH	L	94,941	50,739,886			50,834,827	4,170,410,818
37.	Oklahoma	OK	L	6,933	2,611,877			2,618,810	
38.	Oregon	OR	L	1,434	5,532,254			5,533,688	2,911,182
39.	Pennsylvania	PA	L	75,205	31,116,410			31,191,615	3,479,934
40.	Rhode Island	RI	L		629,119			629,119	1,257,000
41.	South Carolina	SC	L	6,953	4,902,806			4,909,759	457,862
42.	South Dakota	SD	L	3,062	622,423			625,485	
43.	Tennessee	TN	L	3,543	5,209,763			5,213,306	647,480
44.	Texas	TX	L	4,242	20,330,426			20,334,668	3,971,167
45.	Utah	UT	L		1,564,817			1,564,817	
46.	Vermont	VT	L		1,101,034			1,101,034	
47.	Virginia	VA	L	259	4,120,078			4,120,337	116,867
48.	Washington	WA	L	3,805	8,295,301			8,299,106	1,190,342
49.	West Virginia	WV	L	7,697	1,552,260			1,559,957	
50.	Wisconsin	WI	L	1,028	3,497,878			3,498,906	
51.	Wyoming	WY	L		28,220			28,220	
52.	American Samoa	AS	N					0	
53.	Guam	GU	N					0	
54.	Puerto Rico	PR	N					0	
55.	U.S. Virgin Islands	VI	N					0	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N					0	
58.	Aggregate Other Alien	OT	XXX	0	531,790	0	0	531,790	0
59.	Subtotal	XXX		422,045	372,915,481	0	0	373,337,526	4,208,760,095
90.	Reporting entity contributions for employee benefits plans	XXX		0	0			0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0			0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0			0	0
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		0	0			0	0
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		422,045	372,915,481	0	0	373,337,526	4,208,760,095
96.	Plus reinsurance assumed	XXX		76,864	0			76,864	0
97.	Totals (All Business)	XXX		498,909	372,915,481	0	0	373,414,390	4,208,760,095
98.	Less reinsurance ceded	XXX		168,030	0			168,030	0
99.	Totals (All Business) less Reinsurance Ceded	XXX		330,879	372,915,481	(c) 0	0	373,246,360	4,208,760,095
DETAILS OF WRITE-INS									
58001.	ZZZOther Alien	XXX			531,790			531,790	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	531,790	0	0	531,790	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....50
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0
N - None of the above - Not allowed to write business in the state.....7
R - Registered - Non-domiciled RRGs.....0
Q - Qualified - Qualified or accredited reinsurer.....0

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
By state of residence of the policy holder

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

	NAIC#	TIN#
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC, OH (NON-INSURER)		84-3195821
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY - GERBER LIFE AGENCY, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY - WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Miscellaneous Expense	0	1,759
2797.	Summary of remaining write-ins for Line 27 from overflow page	0	1,759