

INNOVATIVE UNDERWRITERS

1700 Market Street, Suite 3232, Philadelphia, PA 19103
215-875-8650 800-4-INSURance Fax 215-875-3594
www.Innovativeunderwriters.com

National Integrity

LICENSING

All Agents

Please Complete, Sign and return the following:

- | | | |
|---|---|-------------|
| 1 | Personal Profile Questionnaire | 1 copy |
| 5 | Current E&O Certificate (minimum of \$1,000,000 required) | 1 copy |
| 6 | Copy of State License Personal/Corporate | 1 copy each |

for NY, NH, VT, ME ONLY

Are you a Guardian Agent? _____ Yes or _____ No

If yes, who is your Guardian General Agent? _____

Are you an Innovative Agent? _____ Yes or _____ No

Email address _____

As of 1/26/04 AKN



Annuity Licensing/Appointment Questionnaire

FAX TO (888) 220-2677 AND CONTRACT WITH NATIONAL INTEGRITY LIFE INSURANCE TODAY!

Or mail to : National Integrity Life Insurance, P.O. Box 740074, Louisville, KY 40201-7474

Please note that a completed application includes one questionnaire per individual and copies of all applicable licenses.

Submit separate forms for each individual.

1. Appointment Individual Agency

Full Name _____ Social Security # _____

Agency Name _____ Tax ID # _____ Principal Name _____

Residence Address _____ (Include a copy of license)

Business Address 1700 MARKET STREET #3232 PHILADELPHIA, PA 19103

Telephone: Res () _____ Bus () _____ Fax () _____

Date of Birth _____ Email Address _____

2. Affiliation Independent Name/Address INNOVATIVE UNDERWRITERS

Bank Broker-Dealer Goshen Mktg. _____

3. Licenses Held

Life — Includes annuity Variable Annuity (Attach copy of License) License Number: _____

NASD License Yes No Broker/Dealer _____ CRD # _____

List the states in which you wish to be appointed: _____

4. Financial Institution (Bank) Information for Direct Deposit Commissions Checking Account Savings Account

Owner's Bank Account Number: _____

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

Bank Name _____ Bank Address _____

Bank Phone Number _____ Bank ABA Routing Number _____

(Your Bank will provide you this information)

I (We) authorize National Integrity Life Insurance Company to credit my (our) account for any future annuity benefits at the above named financial institution. This agreement will remain active until written notification is received and in such a time as to afford the company reasonable opportunity to act upon my (our) request. I (We) authorize the bank to debit my (our) account and to refund any overpayments by the company.

5. Compliance Information/Signature

- 1. Has a complaint ever been filed with any Department of Insurance against you? Yes No
- 2. Have you ever had your license suspended or revoked? Yes No
- 3. Have you ever been known personally by any other name or have you ever conducted business under any other name than shown above? Yes No
- 4. Have you ever been convicted of any felony, or a misdemeanor involving theft, embezzlement, conversion, or any similar violation of law? Yes No
- 5. Are you indebted to any insurance company, insured, agency or person for premiums collected, or is there any dispute regarding your insurance accounts? Yes No
- 6. Have you had a federal tax lien, state tax lien, or filed bankruptcy within the last 2 years? Yes No

If you answered "Yes" to any of the above questions please explain on a separate sheet of paper and attach it to this application.

(NOTICE) I am hereby notified that inquiries may be made by National Integrity Life Insurance Company and/or outside entities regarding my character, general reputation, business experience, credit history and personal characteristics. I authorize such knowledge/information to be released to National Integrity Life Insurance Company or its legal representative (upon written request, additional information as to the nature and scope of the report will be provided). I hereby agree to hold harmless and indemnify National Integrity Life Insurance Company, its affiliates, assigns or agents against any loss or damages (including reasonable attorney fees), direct or consequential, resulting from the gathering, verification or use of the information contained herein. A photocopy or facsimile of this signed authorization shall be as valid as the original. Under penalties of perjury, I certify that the information provided by me is correct and the number shown on this form is my correct taxpayer identification number. I agree that this questionnaire does not constitute a contract of employment or a guarantee of appointment by National Integrity.

Please indicate any special mailing instructions for statements, contracts or commissions. ALL COMMISSIONS, CORRESPONDENCES, POLICIES, AND

STATEMENTS MUST BE MAILED TO -> INNOVATIVE UNDERWRITERS 1700 MARKET STREET PHILA, PA 19103 SUITE 3232

Date: _____ Signature _____

Please Note: National Integrity will not provide 1099-Misc. Reporting for Corporations. Name (please print) _____

For Agent Use Only



National Integrity Life Insurance Company Fixed Product Sales Agreement

Commissions*

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

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

Executed and effective as of _____.

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

(Please print)

NAME OF AGENT OR AGENCY:

By: _____

(Note: This will be the entity to whom commissions will be paid. National Integrity Life will not provide 1099-Misc. Reporting for Corporations.)

(Signature of Agent/Agency)

Note: A signed copy of this agreement will be returned to you

NATIONAL INTEGRITY

By: _____
(National Integrity Signature)



National Integrity Life Insurance Company, 15 Matthews Street, Suite 200, Goshen, NY 10924

Agency Code #: _____

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

Cat# 002600 level 5
IT00W (5/05)

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

I. Duties

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

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

II. Commissions and Products

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

III. Indemnity

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

IV. Privacy and Confidential Information

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

V. Other

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