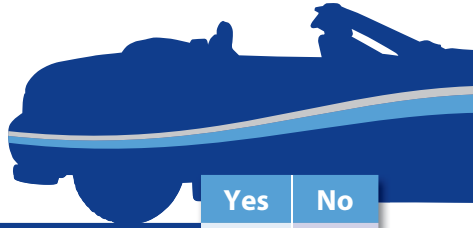


Is Your IRA a Convertible?

Ask yourself these questions to determine if you might benefit from converting a traditional IRA to a Roth IRA in 2010.



	Yes	No
Would you like to potentially capture more growth for your retirement savings?		
Do you expect your tax bracket to go up in retirement?		
Will the amount you convert leave you in the same federal income tax bracket?		
Do you have non-retirement resources to pay the tax bill for the conversion?		
Can you do without retirement income for 5 or more years?		
Would you like to avoid required IRA income distributions beyond age 70½?		
Would you like the option of spreading your federal conversion tax payment over two years?		

If you answered yes to any of these questions, a Roth IRA may be the right retirement savings vehicle for you (see reverse side).



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In 2010, more people can take advantage of the benefits of Roth IRA ownership, and you have the option of spreading your federal conversion tax payment over years 2011 and 2012. Let's discuss the opportunities available with a Roth IRA conversion.

Vehicle Characteristics: Roth IRA vs. Traditional IRA	Roth	Traditional
Tax-Deductible Contributions	NO	YES¹
Tax-Free Withdrawals	YES	NO
Contributions After 70½	YES²	NO
Excluded from Required Minimum Distribution (RMD) Rules	YES	NO
Excluded from Social Security Provisional Income	YES	NO
Tax-Free Withdrawals by Heirs	YES³	NO

Careful consideration should be made prior to converting a traditional IRA to a Roth IRA, as significant tax consequences will occur. Please consult your attorney or tax advisor to understand how a conversion will affect your federal tax bill, state income taxes and your adjusted gross income.

- 1 Income limits apply
- 2 With earned income
- 3 RMD rules apply

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Investment return and principal value of an investment will fluctuate so units, when redeemed, may be worth more or less than their original cost. Annuities are issued and guaranteed by Integrity Life Insurance Company, Cincinnati, OH and National Integrity Life Insurance Company, Goshen, NY. Variable annuities are distributed by **Touchstone Securities, Inc.**† Cincinnati, OH. All are members of Western & Southern Financial Group. Integrity operates in all states except ME, NH, NY and VT, where National Integrity has operating authority.

Western & Southern Financial Group companies do not offer tax advice. For specific tax information, consult your attorney or tax advisor. You do not have to purchase an annuity contract to fund an IRA or to benefit from a traditional IRA to Roth IRA conversion.

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the product prospectus and fund prospectus. For prospectuses containing complete information, call 800.325.8583 (Integrity), 800.900.6460 (National Integrity) or visit WSFinancialPartners.com. Please read the prospectuses carefully before investing or sending money.

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No bank guarantee	Not a deposit	May lose value
Not FDIC/NCUA insured	Not insured by any federal government agency	