

# Variable Reference Guide

## Variable Annuities



AnnuChoice®



Pinnacle



VAROOM®



W&S Financial  
Group Distributors

A member of Western & Southern Financial Group

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

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## Variable Annuity Reference Guide

A secure, financial future. Your clients dream about it, but are they in a position to live it? They will encounter risks to that security. Longer life expectancies, rising healthcare costs, market uncertainties, income taxes, inflation — one or more will impact your clients' retirement. This reference guide provides information on the financial solutions we offer to help them plan for and manage life's risks.

And who are we? W&S Financial Group Distributors, Inc. a marketer and distributor of annuities issued by Integrity Life Insurance Company, Cincinnati, Ohio, or National Integrity Life Insurance Company, Greenwich, New York, and offered by Touchstone Securities, Inc. We provide solutions that help clients reduce financial uncertainty and manage their retirement risks.

Plus, we are backed by the financial strength, high ratings and solid capital position of our parent company, Western & Southern Financial Group (Western & Southern), who has demonstrated resolve and resiliency throughout challenging economic cycles. Knowing that contractual commitments will be upheld for a lifetime provides peace of mind.

## Connect with W&S Financial Group Distributors

In addition to our annuity product solutions, we offer a broad scope of service and support that exemplifies our commitment to you and your clients.

### **Sales Support**

- Regional representatives to personally assist you
- Internal team dedicated to serving your needs
- Knowledgeable service representatives make the administrative process as rapid and seamless as possible

### **Advanced Markets Support**

- Advanced sales expertise available to you in the following areas:
  - Legislative and regulatory updates
  - Designated beneficiary/stretch IRA programs
  - Retirement and estate planning
- Ready-to-use sales concepts designed to increase your business
- Accredited conferences and seminars for continuing education

### **WSFinancialPartners.com: Instant Information Anytime**

- Real-time contract information
- Product facts, current rates and client-customized illustrations
- Sales ideas and marketing resources at your convenience
- On-demand access for viewing and printing applications and service forms

<b>Product Overview</b>	<i>Flexible Premium Variable Annuity: B-Share Type</i>																																				
Contract Type	Annuitant-driven (death benefits based on the annuitant's life)																																				
Contribution Minimums	<ul style="list-style-type: none"> <li>Initial: \$10,000 minimum</li> <li>Additional: \$100 minimum</li> </ul>																																				
Contribution Maximum	\$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)																																				
Issue Ages	Nonqualified and tax qualified: 18–85 Owner and Annuitant																																				
<b>Withdrawals</b>																																					
Withdrawal Charge Schedule	<p>Applied to each contribution, not account value</p> <p><b>Integrity</b></p> <table border="1"> <thead> <tr> <th>Contribution Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge</td> <td>8%</td> <td>7.5%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table> <p><b>National Integrity</b></p> <table border="1"> <thead> <tr> <th>Contribution Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Contribution Year	1	2	3	4	5	6	7	Thereafter	Withdrawal Charge	8%	7.5%	7%	6%	5%	4%	3%	0%	Contribution Year	1	2	3	4	5	6	7	Thereafter	Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%
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Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%																													
Free Withdrawals	10% of account value available (noncumulative) may be withdrawn each contract year without withdrawal charges																																				
<b>Investment Options</b>																																					
Account Options	<ul style="list-style-type: none"> <li>60+ variable subaccounts</li> <li>Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract</li> <li>5-, 7- and 10-year Guaranteed Rate Options (GROs)</li> <li>Market value adjustments apply in certain situations</li> <li>6- and 12-month Systematic Transfer Option (STO)</li> </ul>																																				
<b>Standard Death Benefit</b>																																					
	<p>The greater of:</p> <ul style="list-style-type: none"> <li>Total contributions (adjusted for withdrawals);</li> <li>The current account value; or</li> <li>The account value on the seventh contract anniversary (plus subsequent contributions and adjusted for withdrawals). Available for annuitants issue ages 73 and younger.</li> </ul>																																				
<b>Optional Benefits</b>																																					
Guaranteed Lifetime Withdrawal Benefit (GLWB)	<p><b>Guaranteed Lifetime Income Advantage (GLIA)<sup>1</sup></b> and <b>Guaranteed Lifetime Income Advantage Plus (GLIA Plus)</b> are optional benefits available at issue for an additional charge. Issues ages (owner and annuitant) are 50–80 for GLIA and 45–80 for GLIA Plus. They can provide predictable, sustainable income for life while still allowing you to maintain a measure of control over the assets in AnnuiChoice When withdrawals are limited to the benefit's lifetime payout amount, that income is protected from market losses. The annual charge for GLIA is 0.90% for individual or 1.15% for spousal (up to 1.20% and 1.60% maximum, respectively) of the benefit base. The annual charge for GLIA Plus is 1.35% of the benefit base for individual and spousal (up to 2.00% maximum for both). Only one GLWB may be elected. Additional restrictions may apply.</p>																																				
Enhanced Earnings Benefit <sup>2,3</sup>	Provides an additional amount intended to offset the potential tax liability or other expenses beneficiaries may incur at the annuitant's death; available up to age 80. Additional annual charge of 0.20 - 0.50%, based on account value, will apply according to annuitant issue age																																				
Enhanced Death Benefit	<p>The greater of:</p> <ul style="list-style-type: none"> <li>The highest account value on any contract anniversary (prior to annuitant's 76th birthday), plus subsequent contributions, minus subsequent partial withdrawals; or</li> <li>Standard death benefit as described above</li> </ul> <p>Additional annual charge of 0.20% will apply</p>																																				
<b>Contract Fees &amp; Charges</b>																																					
M&E	1.15% (does not apply to fixed accounts)																																				
Administrative Charge	\$30 per year if account value is under \$75,000																																				
Transfer	\$20 each after 12 transfers per year (does not apply to DCA, STO or asset rebalancing transfers)																																				
<b>Contract &amp; Rider Series</b>	AnnuiChoice Flexible Premium Deferred Fixed and Variable Annuity contract series INT96 Rev, NIL 06-04, and NIL 07-04 NY Cert and Guaranteed Lifetime Withdrawal Benefit Rider series IR.19 0801, IR.20.0801, ICC14 IR.37 1410, ICC14 IR.38 1410, NR.19 0801, NR.19 0801 NY Cert, NR.20 0801, NR.20 0801 NY Cert, ICC14 NR.37 1410, NR.37 1410 NY Cert, ICC14 NR.38 1410 and NR.38 1410 NY Cert.																																				

1 Spousal GLWB for GLIA is not available in NH.

2 Not available in ME, NH, NY, VT, WA.

3 Not available with GLWB.

*Flexible Premium Variable Annuity: B-Share Type*

Annuitant-driven (death benefits based on the annuitant's life)

- Initial: \$1,000 minimum
- Additional: \$100 minimum

\$1,000,000 without prior company approval (\$500,000 at issue ages 76–85)

Nonqualified and tax qualified: 18–85 Owner and Annuitant

Applied to each contribution, not account value

**Integrity**

Contribution Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	8%	7%	6%	5%	4%	3%	2%	0%

**National Integrity**

Contribution Year	1	2	3	4	5	6	7	Thereafter
Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%

10% of account value (noncumulative) may be withdrawn each contract year without paying a withdrawal charge

- 60+ variable subaccounts
- Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract
- 5-, 7- and 10-year Guaranteed Rate Options (GROs)
- Market value adjustments apply in certain situations
- 6- and 12-month Systematic Transfer Option (STO)

The greatest of:

- Total contributions (adjusted for withdrawals);
- The current account value; or
- The highest account value on any contract anniversary (prior to annuitant's 81st birthday), plus subsequent contributions, minus subsequent partial withdrawals

**Guaranteed Lifetime Income Advantage (GLIA)<sup>1</sup>** and **Guaranteed Lifetime Income Advantage Plus (GLIA Plus)** are optional benefits available at issue for an additional charge. Issues ages (owner and annuitant) are 50–80 for GLIA and 45–80 for GLIA Plus. They can provide predictable, sustainable income for life while still allowing you to maintain a measure of control over the assets in Pinnacle. When withdrawals are limited to the benefit's lifetime payout amount, that income is protected from market losses. The annual charge for GLIA is 0.90% for individual or 1.15% for spousal (up to 1.20% and 1.60% maximum, respectively) of the benefit base. The annual charge for GLIA Plus is 1.35% of the benefit base for individual and spousal (up to 2.00% maximum for both). Only one GLWB may be elected. Additional restrictions may apply.

Provides an additional amount intended to offset the potential tax liability or other expenses beneficiaries may incur at the annuitant's death; available up to age 80. Additional annual charge of 0.20 - 0.50%, based on account value, will apply according to annuitant issue age

Not available

1.55% (does not apply to fixed accounts)

\$30 per year if account value is under \$50,000

\$20 each after 12 transfers per year (does not apply to DCA, STO or asset rebalancing transfers)

Pinnacle Flexible Premium Deferred Fixed and Variable Annuity contract series: INT96 Rev, NIL 07-07 and NIL 07-07 NY Cert and Guaranteed Lifetime Withdrawal Benefit Rider series: IR.19 0801, IR.20.0801, ICC14 IR.37 1410, ICC14 IR.38 1410, NR.19 0801, NR.19 0801 NY Cert, NR.20 0801, NR.20 0801 NY Cert, ICC14 NR.37 1410, NR.37 1410 NY Cert, ICC14 NR.38 1410 and NR.38 1410 NY Cert.

## Equity Categories and Styles for AnnuChoice® and Pinnacle

Large-Cap Value	Large-Cap Blend	Large-Cap Growth
<ul style="list-style-type: none"> <li>• Fidelity VIP Equity-Income Portfolio</li> <li>• Franklin Growth and Income VIP Fund<sup>1</sup></li> <li>• Franklin Mutual Shares VIP Fund<sup>1</sup></li> <li>• Invesco V.I. Comstock Fund</li> <li>• Touchstone VST Focused Fund</li> </ul>	<ul style="list-style-type: none"> <li>• American Funds Insurance Series Growth-Income Fund</li> <li>• Fidelity VIP Contrafund® Portfolio</li> <li>• Fidelity VIP Index 500 Portfolio</li> <li>• Touchstone VST Large Cap Core Equity Fund</li> </ul>	<ul style="list-style-type: none"> <li>• American Funds Insurance Series Growth Fund</li> <li>• BlackRock Capital Appreciation V.I. Fund</li> <li>• Fidelity VIP Growth Portfolio</li> <li>• Franklin Large Cap Growth VIP Fund<sup>1</sup></li> <li>• Invesco V.I. American Franchise Fund</li> </ul>

Mid-Cap Value	Mid-Cap Growth
<ul style="list-style-type: none"> <li>• Columbia VP – Mid Cap Value Fund</li> <li>• Invesco V.I. American Value Fund</li> </ul>	<ul style="list-style-type: none"> <li>• Fidelity VIP Mid Cap Portfolio</li> <li>• Invesco V.I. Mid Cap Growth Fund</li> </ul>

Small-Cap Value	Small-Cap Blend
<ul style="list-style-type: none"> <li>• Columbia VP – Small Cap Value Fund</li> <li>• Franklin Small Cap Value VIP Fund<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• DWS Small Cap Index VIP Fund</li> <li>• Fidelity VIP Disciplined Small Cap Portfolio</li> </ul>

<sup>1</sup> A series of Franklin Templeton Variable Insurance Products Trust, shares of which are generally sold only to insurance company separate accounts to serve as investment options for variable insurance products. The fund is distributed by Franklin Templeton Distributors, Inc. 1 Franklin Parkway, San Mateo, CA 94403.

## Additional Investment Categories and Strategies

Fixed Income & Money Market	Balanced	International
<ul style="list-style-type: none"> <li>American Funds Insurance Series Bond Fund</li> <li>BlackRock High Yield V.I. Fund</li> <li>BlackRock Total Return V.I. Fund</li> <li>Fidelity VIP High Income Portfolio</li> <li>Fidelity VIP Investment Grade Bond Portfolio</li> <li>Fidelity VIP Government Money Market Portfolio*</li> <li>PIMCO VIT Long-Term U.S. Government Portfolio</li> <li>PIMCO VIT Low Duration Portfolio</li> <li>PIMCO VIT Real Return Portfolio</li> <li>PIMCO VIT Total Return Portfolio</li> <li>Touchstone VST Active Bond Fund</li> </ul>	<ul style="list-style-type: none"> <li>American Funds Insurance Series Capital Income Builder</li> <li>Fidelity VIP Asset Manager Portfolio</li> <li>Fidelity VIP Balanced Portfolio</li> <li>Franklin Income VIP Fund<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>American Funds Insurance Series Global Growth Fund</li> <li>American Funds Insurance Series New World Fund</li> <li>BlackRock Global Allocation V.I. Fund</li> <li>Fidelity VIP Overseas Portfolio</li> <li>Invesco V.I. International Growth Fund</li> <li>Morgan Stanley VIF Emerging Markets Debt Portfolio</li> <li>Morgan Stanley VIF Emerging Markets Equity Portfolio</li> <li>PIMCO VIT International Bond Portfolio</li> <li>Templeton Foreign VIP Fund<sup>1</sup></li> <li>Templeton Global Bond VIP Fund<sup>1</sup></li> <li>Templeton Growth VIP Fund<sup>1</sup></li> </ul>

Lifecycle	Lifestyle <sup>2</sup>	Managed Risk
<ul style="list-style-type: none"> <li>Fidelity VIP Freedom 2015 Portfolio</li> <li>Fidelity VIP Freedom 2020 Portfolio</li> <li>Fidelity VIP Freedom 2025 Portfolio</li> <li>Fidelity VIP Freedom 2030 Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Touchstone VST Aggressive ETF Fund</li> <li>Touchstone VST Conservative ETF Fund</li> <li>Touchstone VST Moderate ETF Fund</li> </ul>	<ul style="list-style-type: none"> <li>American Funds Insurance Series Managed Risk Asset Allocation Fund</li> <li>Fidelity VIP Target Volatility Portfolio</li> <li>TOPS® Managed Risk Moderate Growth ETF Portfolio<sup>3</sup></li> </ul>

Alternative		
<ul style="list-style-type: none"> <li>Morgan Stanley VIF U.S. Real Estate Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>PIMCO VIT All Asset Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>PIMCO VIT Commodity RealReturn™ Strategy Portfolio</li> </ul>

**\* You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

<sup>2</sup> Exchange Traded Fund (ETF). Touchstone ETF Funds are comprised of varied iShares® from BlackRock, Inc. and its affiliates ("BlackRock").

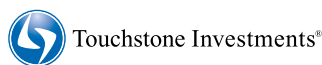
<sup>3</sup> A series of Northern Lights Variable Trust.

## Investment Options: AnnuChoice® and Pinnacle

Integrity and National Integrity seek to provide unique and differentiated investment options advised by professional money managers. The goal is to offer access to a broad range of asset classes and investment styles. More than 60 investment options — covering many asset classes and investment styles, including alternative investments — currently are offered.

- Alternative investment options broaden the opportunity for investment diversification, making professional management of non-traditional assets, such as commodities and real estate, as well as hedging techniques, accessible to the variable annuity owner.
- Lifecycle-oriented investors have access to portfolio options featuring Fidelity® VIP Freedom Funds<sup>1</sup>, date-targeted portfolios designed for strategic asset allocation.
- When investors desire long-term market exposure, short-term volatility may foster uncertainty and prompt investment pullbacks. Helping investors pursue retirement goals while weathering choppy markets is the aim of managed risk strategies.

Those investors who prefer “self-styled” investment strategies can choose from a broad array of professionally managed investment options to find those that best fit their wealth-building goals, risk tolerance and investment time horizon. As you help your clients plan for a secure financial future, explore the investment opportunities available within Integrity and National Integrity variable annuities.



<sup>1</sup> Fidelity and Fidelity Investments refer to Fidelity Management & Research Company. Fidelity, Fidelity Investments & Pyramid Design are registered service marks of FMR Corp.



## Variable Annuities: Additional Features

- Annuitant-driven contract (death benefit paid at the death of the annuitant), except VAROOM®, which is owner-driven
- Spousal continuation<sup>1</sup>
- Asset allocation and rebalancing
- Dollar cost averaging (DCA)
- Withdrawal Charge Waivers:  
Withdrawal charges and market value adjustments (upward or downward) may be waived for hardship distributions such as unemployment, terminal illness and confinement to a nursing home, hospital or long-term care facility, provided the issuer receives prior required notification<sup>2</sup>. Similarly, required minimum distributions may also qualify for waivers. There are no hardship or disability waivers for VAROOM.



<sup>1</sup> When contract is properly structured for spousal continuation.

<sup>2</sup> Disability waivers apply only in National Integrity states (ME, NH, NY and VT). Unemployment not included in IN, MT, NJ, TX or WA.

## Investment Options: VAROOM®

Investment options within VAROOM, a Variable Annuity for Roll Over Only Money from Integrity and National Integrity, include ETFs (Exchange Traded Funds) offered through subaccounts and one non-ETF Money Market subaccount. The subaccounts invest in ETFs from iShares® and Vanguard®. A pioneer of the ETF marketplace, iShares is the world's leading ETF-solutions provider. Vanguard, among the world's largest investment managers, is a leader in offering low-cost ETFs.



Vanguard®

Cost-effectiveness and diversification position ETFs as a prudent approach to investing. Because the ETFs offered through the subaccounts in VAROOM track indices passively, these ETFs generally have lower expenses and fees than actively managed mutual funds and give your clients the ability to diversify with ease. VAROOM fund expenses range from 4–50 basis points (as of 5/1/17). ETFs similar to those offered as underlying investment options in VAROOM are available for direct purchase without the additional fees and benefits of VAROOM.

## ETF Subaccounts

### Equity

iShares® Core S&P MidCap ETF  
iShares® Core S&P 500 ETF  
iShares® Core S&P SmallCap ETF  
iShares® S&P 500 Growth ETF  
iShares® S&P 500 Value ETF  
Vanguard® Dividend Appreciation Index Fund, ETF Shares  
Vanguard® Large-Cap Index Fund, ETF Shares  
Vanguard® Mega Cap Index Fund, ETF Shares

### Fixed Income

iShares® Core U.S. Aggregate Bond ETF  
iShares® iBoxx \$ High Yield Corporate Bond ETF  
iShares® Intermediate Credit Bond ETF  
iShares® TIPS Bond ETF  
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares  
Vanguard® Short-Term Bond Index Fund, ETF Shares  
Vanguard® Total Bond Market Index Fund, ETF Shares

### International & Alternative

iShares® International Treasury Bond ETF  
Vanguard® Developed Markets Index Fund, ETF Shares  
Vanguard® Emerging Markets Stock Index Fund, ETF Shares  
Vanguard® Real Estate Index Fund, ETF Shares

## Non-ETF Subaccount

Money Market Portfolio

## Guaranteed Interest Rate Options (Fixed Accounts) Availability

6- or 12-month Systematic Transfer Options

<b>Product Overview</b>	<i>Flexible Premium Variable Deferred Annuity; L-Share Type</i>						
Contract Type	Owner-driven (death benefits based on the owner's life)						
Availability	Must be issued as an IRA (traditional, Roth or SEP). Must be an eligible rollover from a qualified plan.						
Premium Minimums	<ul style="list-style-type: none"> <li>Initial: \$25,000 minimum</li> <li>Additional: \$1,000 minimum</li> </ul>						
Premium Maximum	\$1,000,000 without prior company approval						
Issue Ages	Tax-qualified only; 18–80						
<b>Withdrawals</b>							
Withdrawal Charge Schedule	Applied to each premium, not account value						
	<b>Integrity &amp; National Integrity</b>						
	Premium Year	1	2	3	4	5	Thereafter
	Withdrawal charge	7%	7%	6%	5%	4%	0%
Free Withdrawals	Up to 10% of account value (noncumulative) may be withdrawn each contract year without paying a withdrawal charge.						
<b>Investment Options</b>							
	<ul style="list-style-type: none"> <li>Subaccounts investing in individual ETFs and one Money Market Portfolio subaccount</li> <li>Fixed Account Options: 6- or 12-month Systematic Transfer Option (STO)</li> <li>Minimum guaranteed interest rate on fixed accounts as provided by the annuity contract</li> </ul>						
<b>Death Benefit</b>							
	The greater of: <ul style="list-style-type: none"> <li>Total premiums (adjusted for withdrawals); or</li> <li>The current account value</li> </ul>						
<b>Optional Benefit</b>							
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Guaranteed Lifetime Withdrawal Benefit guarantees lifetime withdrawals regardless of investment performance, as long as the contract remains in effect and withdrawals are limited to the amount available under the benefit. Individual or spousal options are available. Refer to the client brochure for details, including additional annual charge of 0.65% for the Basic Allocation investment strategy and 0.85% for the Self Style Allocation investment strategy (maximum charge 1.50% for both strategies). For the spousal version, the Lifetime Payout Amount is multiplied by a spousal factor of 90% instead of an additional charge.						
<b>Charges</b>							
	Separate account annual expenses: <b>1.90%</b> (0.75% M&E; 0.35% administration, 0.80% distribution <sup>1</sup> ) deducted daily						
<b>Contract &amp; Rider Series</b>	VAROOM Flexible Premium Deferred Fixed and Variable Annuity Contract series: ICC10 INT-15 1011, ICC10 NIL-15 1011 and NIL-15 1011 NY R and Guaranteed Lifetime Withdrawal Benefit Rider series ICC10 IR.32 1011, ICC10 IR.33 1011, ICC10 NR.32 1011, NR.32 1011 NY, ICC10 NR.33 1011 and NR.33 1011 NY, and Death Benefit Rider series ICC10 IR.34 1011, ICC10 NR.34 1011 and NR.34 1011 NY.						

**Point. Click. VAROOM.**

Drive your clients to [GoVAROOM.com](https://www.govaroom.com), featuring job changer and retiree stories that help you sell.

<sup>1</sup> Distribution charge represents a cost reimbursement to the insurance company distributing VAROOM, including commissions paid to our distributors.

# Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](http://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

**Contact us for more information and to obtain a prospectus:**

[WSFinancialPartners.com](http://WSFinancialPartners.com)

This brochure briefly summarizes some of the contract provisions and is not part of the annuity contracts themselves. These annuities have limitations and terms under which the contracts may be discontinued.

Before making rollover decisions, carefully consider all available retirement plan options. Factors to consider include, but are not limited to, account fees and expenses, service levels and withdrawal penalties, as well as the limitation of one IRA rollover per year. Consult a tax or legal advisor as tax consequences vary depending on state law and your individual situation. VAROOM does not provide the tax advantages typically provided by an annuity contract. The tax advantages of this contract exist solely through its qualification as an IRA.

Product issuer **Integrity Life Insurance Company**, Cincinnati, OH, operates in DC and all states except NY where issuer **National Integrity Life Insurance Company**, Greenwich, NY, operates. Securities offered by **Touchstone Securities, Inc.\*** Cincinnati, OH. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group, Cincinnati, OH. \* A registered broker-dealer and member FINRA/SIPC.

Payment of benefits under the annuity contract is the obligation of the insurance company issuing the annuity. Guarantees are based on issuer claims-paying ability. Product and feature availability, and benefit provisions, vary by state. Contact a financial professional for details and limitations. Interest rates are declared by the issuer at annual effective rates, taking into account daily interest compounding.

**Western & Southern member companies and agents do not offer legal or tax advice.** For tax information, see an attorney or tax advisor. Variable annuities are tax-deferred insurance products. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to charges and taxes, including a 10% IRS penalty tax. Tax advantages of a VAROOM contract exist only through its qualification as an IRA. You receive no added tax advantage or deferral for the annuity. VAROOM is subject to all laws governing IRAs, including, but not limited to, age and contributions limits, early and late IRS withdrawal penalties and required minimum distributions.

ETFs similar to those offered as subaccount options in VAROOM are available for direct purchase outside of it, without the additional fees and benefits associated with an annuity.

Dollar cost averaging (DCA) neither assures a profit, nor protects against a loss in declining markets. For DCA to be effective, investors need to continue to invest during both market ups and downs, and consider their financial ability to maintain a consistent level of investment over time.

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There is no guarantee of the investment performance or safety of variable annuity investment options. Investment return and principal value of an investment in a variable annuity fluctuate, so units, when redeemed, may be worth more or less than their original cost.

**Investors should carefully consider the investment objectives, risks, charges and expenses of the contract and the underlying investment options. This and other information is contained in the product and the underlying fund prospectuses and, if available, summary prospectuses. For prospectuses, call 800.325.8583 or visit [WSFinancialPartners.com](http://WSFinancialPartners.com). Please read the prospectuses carefully before investing.**

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