VAROOM® Investment Options

Cost-Effective ETFs Drive This Vehicle

Your investment options in VAROOM, a Variable Annuity for Roll Over Only Money issued by Integrity Life Insurance Company and National Integrity Life Insurance Company and offered by Touchstone Securities, Inc., include ETFs (Exchange-Traded Funds) offered through subaccounts — and a 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.

iShares® 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 you the ability to diversify with ease. ETFs similar to those offered as underlying investment options in VAROOM are available for direct purchase without the additional fees and benefits of VAROOM. Diversification neither assures a profit nor eliminates the risk of loss.

ETF Subaccounts

Equity

- iShares® S&P 500 Index Fund
- iShares® S&P 500 Growth Index Fund
- iShares® S&P 500 Value Index Fund
- iShares® S&P MidCap 400 Index Fund
- iShares® S&P SmallCap 600 Index Fund
- Vanguard® Dividend Appreciation Index Fund, ETF Shares
- Vanguard® Large-Cap Index Fund, ETF Shares
- Vanguard® Mega Cap 300 Index Fund, ETF Shares

Fixed Income

- iShares® Barclays Aggregate Bond Fund
- iShares® Barclays Intermediate Credit Bond Fund
- iShares® Barclays TIPS Bond Fund
- iShares® iBoxx $ High Yield Corporate Bond Fund
- 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® S&P/Citigroup International Treasury Bond Fund
- Vanguard® Emerging Markets Stock Index Fund, ETF Shares
- Vanguard® Tax-Managed International Fund, MSCI EAFE ETF Shares[1]
- Vanguard® REIT Index Fund, ETF Shares

Non-ETF Subaccount

Vanguard Variable Insurance Fund Money Market Portfolio

Guaranteed Interest Rate Options (Fixed Accounts) Availability

6- or 12-month Systematic Transfer Options

W&S Financial Group Distributors
A member of Western & Southern Financial Group

(continued)

What is an Exchange-Traded Fund (ETF)?[1]

An exchange-traded fund (ETF) is an investment fund that combines features of traditional mutual funds and individual stocks. Like index mutual funds, ETFs represent diversified portfolios of securities that track specific indices. Like stocks, they can be bought and sold on an exchange. ETF benefits can include portfolio diversification, and cost and holdings transparency. ETFs available through VAROOM have annual expenses that range from 0.09% to 0.50%.

How the ETFs in VAROOM Differ From Their Retail Counterparts

The ETFs available through the VAROOM subaccounts contain the same underlying holdings as their retail ETF counterparts, although some of the features differ because the VAROOM ETFs are offered within a variable annuity. While intraday trading is not applicable to VAROOM subaccounts, the benefits of cost efficiency and portfolio diversification remain. Diversification neither assures a profit nor eliminates the risk of loss.

Investment returns provided for specific retail ETFs will not be the same as the returns on the VAROOM subaccounts that invest in those ETFs due to additional insurance company expenses. Additional expenses for insurance benefits will affect your annuity contract values and the returns on your investment. For subaccount returns, refer only to the performance information about the VAROOM variable annuity provided by Integrity and National Integrity.

Keep in mind, the tax advantages of VAROOM exist solely through its qualification as an IRA, and will be subject to all laws governing IRAs, including, but not limited to, age and contribution limits, early and late IRS withdrawal penalties and required minimum distributions. Your clients receive no additional tax advantage or deferral for the annuity.

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1 Source: iShares.

Note: Indices are unmanaged statistical composites of stock market or bond performance. Investing directly in an index is not possible.

VAROOM, a flexible premium deferred variable annuity for tax-qualified rollover assets, is issued and guaranteed by **Integrity Life Insurance Company**, Cincinnati, OH, and **National Integrity Life Insurance Company,** Goshen, NY. Integrity operates in DC and all states except ME, NH, NY and VT where National Integrity operates. W&S Financial Group Distributors is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group. 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. **Integrity and National Integrity do not offer tax advice.** For specific tax information, consult your attorney or tax advisor.

Variable annuities are suited for long-term investing. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product approval, availability and features may vary by state. See your financial professional for details and limitations. Contract series ICC10 INT-15 1011, INT-15 1011, INT-15 1011 OR, ICC10 NIL-15 1011 and NIL-15 1011 NY and rider series ICC10 IR.32 1011, IR.32 1011, IR. 32 1011 OR, ICC10 IR.33 1011, IR.33 1011, IR.33 1011 OR, ICC10 IR.34 1011, IR.34 1011, ICC10 NR.32 1011, NR.32 1011 NY, ICC10 NR.33 1011, NR.33 1011 NY, ICC10 NR.34 1011 and NR.34 1011 NY.

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

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment found in the product and fund prospectuses. For prospectuses containing complete information, visit WSFinancialPartners.com or call 800.325.8583 (Integrity) or 800.433.1778 (National Integrity). Please read the prospectuses carefully before investing or sending money.

* A registered broker-dealer and member FINRA/SIPC.

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