Product Performance Description

Variable annuities provide access to a wide range of professionally managed investment choices within the contract. These choices range from equity investment options to bond and money market investment options, enabling you to create a portfolio designed to meet your investment objectives. The value of an investment in a variable annuity will vary depending on the performance of the investment choices you select. Investment choices are subject to market fluctuation, investment risk and possible loss of principal.

Performance data quoted represents past performance which is no guarantee of future results. Current performance may be lower or higher than the performance data quoted. Investment advisors may waive some fees and/or reimburse expenses from time to time, which if not waived or reimbursed, will lower performance. 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.

For performance data current to the most recent month end visit www.wsfinancialpartners.com/pdfs/NI-19-0009.pdf.

Performance represents annualized percentage change in net assets of separate accounts, based on a hypothetical $1,000 investment, the performance of the underlying portfolios and the charges that would have been made during the periods shown. Returns do not include optional benefit charges, such as the charges for the guaranteed lifetime withdrawal benefit rider, and any applicable premium taxes. If these charges were included, the performance would be lower. Returns are not annualized for periods less than one year.

Standardized returns are calculated from the Variable Account Inception Date which represents the date the variable account option was available in the contract. Standardized returns reflect the reinvestment of all dividends and capital gains, a standard death benefit and the deduction of all fees and charges including portfolio level expenses, the annual mortality and expense risk fee and administration charges of 1.60%, annual contract maintenance fee of $50 and withdrawal charges of 7% in year one, declining 1% annually in years two through four, 0% thereafter.

Non-standardized returns are calculated from the Fund Inception Date which represents the inception date of the underlying funds. Predated performance is hypothetical and based on the performance of the underlying funds prior to inclusion in the product. Non-standardized returns have been adjusted to include all contract fees and charges as detailed above (except where noted).

Investment Risks – The risks below represent the principal risks associated with investing in the variable account options, additional risks may exist. For a complete discussion of risks associated with an investment option, please read the product and fund prospectuses carefully. Diversification does not ensure a profit or guarantee against loss. See pages 2–4 for applicable variable account options.

1. Bond – fixed income portfolios are subject to credit, inflation and interest rate risks. Generally, when interest rates rise, bond prices fall. Bonds with longer maturities may be more sensitive to interest rate risks.
2. Emerging Markets – portfolios exposed to emerging markets may be subject to international risks, abrupt or erratic market movement involving greater risks and potential reward than investments in other companies and the stock market in general.
3. Exchange Traded Funds (ETF) – ETFs are at risk for market supply and demand, which may cause their shares to trade at a premium or discount.
4. High Yield – portfolios that invest in securities rated below investment grade (or “junk bonds”) may be sensitive to economic changes, political changes or adverse developments specific to a company or sector. Issuers of non investment grade debt securities are more likely to be unable to make timely payments of interest or principal, particularly during an economic downturn or recession. High Yield investments are affected by changes in interest rate and the credit worthiness of their issuers.
5. International – portfolios that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information. International investments may exhibit greater volatility of returns in the short term.
6. Money Market – An investment in a money market fund is not insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.
7. Nondiversified – portfolios that invest in a limited number of securities may involve greater risk and more price volatility than portfolios that do not limit the number of securities in which they invest.
8. Real Estate – portfolios that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions, as well as risks related to the organization and operation of Real Estate Investment Trusts (REITS).
9. Small/Mid Cap - small to mid-sized company stocks tend to be more volatile and can be less liquid than stocks of large companies. Small companies tend to have shorter operating histories, and may have less experienced management.
10. Fund of Funds – funds that pursue their investment objective primarily by investing in other mutual funds. The cost of investing in the portfolio will generally be higher than the cost of investing in a fund that invests directly in individual stocks and bonds. Investors indirectly pay a proportionate share of the applicable fees and expenses of the underlying funds. The ability of this portfolio to achieve its investment objective will depend on the ability of the underlying funds meeting their investment objectives.
11. Derivatives – the use of derivatives such as futures, options, structured notes, swap agreements and leveraged instruments may expose the portfolio to greater risk than direct investment in stocks and bonds. Short selling and liquidity risks in a secondary market increase the portfolio's risks. The portfolio's net asset value can increase or decrease more quickly than if the portfolio had not borrowed, depending on how the market moves.
12. Commodities Market – the portfolio's exposure to the commodities markets may subject the portfolio to greater volatility than other investments. The value of commodities may be affected by overall market movements, commodity index volatility, changes in interest rates, and events affecting a particular industry or commodity such as weather, livestock disease, international, economic, political and regulatory developments.

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. National Integrity variable annuities are issued and guaranteed by National Integrity Life Insurance Company, Goshen, NY and distributed by Touchstone Securities, Inc.*, Cincinnati, OH. Both companies are members of Western & Southern Financial Group. Integrity operates in DC and all states, except ME, NH, NY and VT, where National Integrity operates.

A variable annuity is a long-term financial vehicle designed for retirement purposes. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Product and feature availability, as well as benefit provisions, vary by state and by product. See your financial professional for details and limitations. For use with contract series NIL-12 0707, NIL-12 0707 GM NY Cert and NIL-12 0707 GM SP NY Cert.

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, call 800.433.1778. 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

Standardized Average Annual Return

Variable Account Options		Variable Acct Incept Date†	1 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
BlackRock Capital Appreciation V.I. Fund (9)		5/1/2011	n/a	n/a	n/a	-15.06
BlackRock Global Allocation V.I. Fund (2,4,5,9,11,12)		5/1/2011	n/a	n/a	n/a	-16.35
Columbia VP Mid Cap Value Opportunity (5,8,9)		4/29/2011	n/a	n/a	n/a	-18.61
Columbia VP Small Cap Value (5,8,9)		5/1/2009	-14.24	n/a	n/a	12.23
DWS Small Cap Index VIP (9,11)		9/30/2002	-12.94	-6.35	n/a	3.42
Fidelity VIP Asset Manager℠ (1,5)		5/3/2004	-11.14	-2.93	n/a	-1.94
Fidelity VIP Balanced (1)		4/21/2003	-10.42	-3.86	n/a	-0.48
Fidelity VIP Contrafund® (5)		9/30/2002	-8.38	-5.04	n/a	3.43
Fidelity VIP Disciplined Small Cap (9)		5/1/2007	-9.13	n/a	n/a	-8.21
Fidelity VIP Equity-Income		9/30/2002	-8.76	-10.37	n/a	1.19
Fidelity VIP Freedom 2010 (1,4,5,9,10)		5/1/2007	-9.48	n/a	n/a	-4.58
Fidelity VIP Freedom 2015 (1,4,5,9,10)		5/1/2007	-9.53	n/a	n/a	-5.01
Fidelity VIP Freedom 2020 (1,4,5,9,10)		5/1/2007	-9.71	n/a	n/a	-5.94
Fidelity VIP Freedom 2025 (1,4,5,9,10)		5/1/2007	-9.83	n/a	n/a	-6.01
Fidelity VIP Freedom 2030 (1,4,5,9,10)		5/1/2007	-10.13	n/a	n/a	-7.20
Fidelity VIP Growth (5)		9/30/2002	-5.11	-4.12	n/a	1.53
Fidelity VIP High Income (1,4)		4/21/2003	-8.00	-1.55	n/a	1.13
Fidelity VIP Index 500		5/1/2007	-4.77	n/a	n/a	-7.22
Fidelity VIP Investment Grade Bond (1,4)		5/3/2004	-6.37	-1.14	n/a	-1.95
Fidelity VIP Mid Cap (9)		9/30/2002	-15.84	-3.47	n/a	7.07
Fidelity VIP Overseas (5)		5/3/2004	-19.70	-11.98	n/a	-2.01
FTVIPT Franklin Growth & Income Securities (4,5)		1/7/2003	-5.69	-6.98	n/a	-4.73
FTVIPT Franklin Income Securities (1,4,5,11)		1/7/2003	-10.90	-4.39	n/a	-2.39
FTVIPT Franklin Large Cap Growth Securities (5,9)		1/7/2003	-5.38	-5.90	n/a	-3.14
FTVIPT Franklin Small Cap Value Securities (9)		5/1/2007	-12.64	n/a	n/a	-7.04
FTVIPT Mutual Shares Securities (4,5,9,11)		1/7/2003	-10.12	-9.27	n/a	-1.10
FTVIPT Templeton Foreign Securities (2,5,9)		1/7/2003	-18.56	-8.59	n/a	-2.97
FTVIPT Templeton Growth Securities (2,5)		1/7/2003	-14.97	-11.17	n/a	-4.63
Invesco V.I. International Growth Fund (2,5)		5/1/2011	n/a	n/a	n/a	-19.82
Invesco Van Kampen V.I. Capital Growth (5,8,11)		1/8/2003	-8.81	-2.87	n/a	1.00
Invesco Van Kampen V.I. Comstock (5,8,9,11)		1/7/2003	-8.65	-8.53	n/a	1.21
Invesco Van Kampen V.I. Mid Cap Value (5,8,9,11)		5/1/2008	-8.12	n/a	n/a	-4.46
Morgan Stanley UIF Emerging Markets Debt (1,2,4,5,11)		9/30/2002	-2.07	0.85	n/a	2.01
Morgan Stanley UIF Emerging Markets Equity (2,5,11)		1/7/2003	-19.40	-3.12	n/a	11.89
Morgan Stanley UIF U.S. Real Estate (4,5,7,8)		9/30/2002	-2.82	-5.40	n/a	8.24
PIMCO VIT All Asset (4,5,8,9,10,11)		2/25/2008	-8.59	n/a	n/a	-1.83
PIMCO VIT CommodityRealReturn™ Strategy (4,5,7,11,12)		2/25/2008	-23.31	n/a	n/a	-14.45
PIMCO VIT Low Duration (1)		2/25/2008	-11.95	n/a	n/a	-2.44
PIMCO VIT Real Return (1)		2/25/2008	-2.30	n/a	n/a	-0.31
PIMCO VIT Total Return (1,4,11)		2/25/2008	-8.37	n/a	n/a	0.83
Rydex|SGI VT Alternative Strategies Allocation (1,2,4,5,8,9,10,11,12)		11/24/2008	-16.21	n/a	n/a	-9.09
Rydex|SGI VT Managed Futures Strategy (1,2,4,5,7,11,12)		11/24/2008	-27.47	n/a	n/a	-16.62
Rydex|SGI VT Multi-Hedge Strategies (1,2,4,5,7,11)		2/25/2008	-9.95	n/a	n/a	-10.36
Rydex|SGI VT U.S. Long Short Momentum (7,9,11)		2/25/2008	-19.07	n/a	n/a	-9.53
Touchstone VST Aggressive ETF Fund (1,3,5,10)		11/19/2004	-8.17	-6.10	n/a	-2.33
Touchstone VST Baron Small Cap Growth (9)		9/30/2002	-10.34	-3.13	n/a	2.57
Touchstone VST Conservative ETF Fund (1,3,5,10)		11/19/2004	-7.63	-2.91	n/a	-1.98
Touchstone VST Core Bond (1,4)		9/30/2002	-5.25	-0.54	n/a	-4.12
Touchstone VST Enhanced ETF Fund (1,3,5,10)		11/19/2004	-12.50	-8.29	n/a	-2.61
Touchstone VST High Yield (1,4)		9/30/2002	-7.09	-0.50	n/a	1.23
Touchstone VST Large Cap Core Equity		9/30/2002	-3.89	-6.49	n/a	1.39
Touchstone VST Mid Cap Growth (9)		9/30/2002	-16.25	-4.63	n/a	6.43
Touchstone VST Moderate ETF Fund (1,3,5,10)		11/19/2004	-7.90	-4.42	n/a	-2.01
Touchstone VST Money Market (6)	7-day yield -1.59%*	5/1/2002	-13.60	-5.55	n/a	-5.92
Touchstone VST Third Avenue Value (2,5,7,9)		9/30/2002	-23.35	-10.23	n/a	-0.63

The figures shown are calculated based on a hypothethical $1,000 investment and reflect the deduction of all applicable fees and charges.These returns are measured from the inception date of the variable account. n/a - Performance information not available for all or part of the periods shown.

* The 7-day yield is net of all applicable fees and charges and more closely reflects current earnings than the total return. See page 1 for a description of the Variable Account Inception Date† and Investment Risks (1–12) noted above.

Non-Standardized Average Annual Return (with withdrawal charges)

Variable Account Options	Fund Incept Date‡	Current Unit Value ($)	YTD Return (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
BlackRock Capital Appreciation V.I. Fund[1] (9)	4/3/2000	9.580635	3.31	-16.20	7.16	-4.40	-4.21	-15.16
BlackRock Global Allocation V.I. Fund (2,4,5,9,11,12)	11/18/2003	9.469455	-4.32	-17.31	0.56	-4.03	n/a	1.79
Columbia VP Mid Cap Value Opportunity (5,8,9)	5/3/2010	9.280656	1.65	-19.19	n/a	n/a	n/a	-2.45
Columbia VP Small Cap Value (5,8,9)	6/1/2000	15.231123	-4.68	-18.70	9.78	-4.07	1.44	4.21
DWS Small Cap Index VIP[1] (9,11)	8/22/1997	11.364986	-0.40	-18.19	12.68	-6.81	-2.20	-2.96
Fidelity VIP Asset Manager℠ (1,5)	9/6/1989	10.625682	-1.69	-14.05	6.96	-3.59	-2.29	1.91
Fidelity VIP Balanced (1)	1/3/1995	11.278255	0.12	-13.61	10.55	-4.74	-1.88	-0.16
Fidelity VIP Contrafund® (5)	1/3/1995	10.297234	1.91	-13.13	12.13	-6.14	0.24	6.18
Fidelity VIP Disciplined Small Cap (9)	12/27/2005	11.322305	0.44	-14.16	13.11	-8.90	n/a	-5.02
Fidelity VIP Equity-Income	10/9/1986	9.484965	-1.28	-12.82	11.74	-11.46	-3.97	3.58
Fidelity VIP Freedom 2010 (1,4,5,9,10)	4/26/2005	10.870563	-2.86	-12.40	5.91	-4.52	n/a	-2.31
Fidelity VIP Freedom 2015 (1,4,5,9,10)	4/26/2005	10.769845	-2.60	-12.33	6.35	-5.15	n/a	-2.18
Fidelity VIP Freedom 2020 (1,4,5,9,10)	4/26/2005	10.505952	-1.80	-12.96	8.12	-6.11	n/a	-2.39
Fidelity VIP Freedom 2025 (1,4,5,9,10)	4/26/2005	10.514556	-0.72	-13.63	8.99	-6.22	n/a	-2.34
Fidelity VIP Freedom 2030 (1,4,5,9,10)	4/26/2005	10.121326	-0.46	-14.01	9.72	-7.41	n/a	-2.65
Fidelity VIP Growth (5)	10/9/1986	10.058560	5.78	-8.67	14.98	-5.41	-5.16	4.65
Fidelity VIP High Income (1,4)	9/19/1985	12.982315	-3.29	-8.32	8.56	-1.38	1.95	1.91
Fidelity VIP Index 500	8/27/1992	10.479431	0.82	-9.08	11.87	-7.46	-4.18	2.49
Fidelity VIP Investment Grade Bond (1,4)	12/5/1988	12.219269	-7.12	-6.95	1.33	-0.92	-1.77	0.41
Fidelity VIP Mid Cap (9)	12/28/1998	10.913744	1.71	-19.55	11.91	-4.94	3.53	8.14
Fidelity VIP Overseas (5)	1/28/1987	7.688384	1.24	-27.72	5.57	-13.31	-2.39	-1.83
FTVIPT Franklin Growth & Income Securities[1] (4,5)	1/24/1989	10.382158	-2.22	-10.65	12.01	-7.53	-6.47	-0.38
FTVIPT Franklin Income Securities[1] (1,4,5,11)	1/24/1989	11.238429	-4.91	-13.56	9.25	-4.49	-3.31	0.70
FTVIPT Franklin Large Cap Growth Securities[1] (5,9)	5/1/1996	10.494095	0.56	-10.33	9.28	-7.01	-5.48	0.19
FTVIPT Franklin Small Cap Value Securities (9)	1/6/1999	11.389029	-1.63	-15.18	12.54	-7.53	-2.39	0.38
FTVIPT Mutual Shares Securities[1] (4,5,9,11)	11/8/1996	9.409313	-2.86	-14.72	6.94	-9.98	-3.84	-0.41
FTVIPT Templeton Foreign Securities[1] (2,5,9)	5/1/1992	8.793671	-4.40	-26.45	5.55	-9.60	-5.45	0.25
FTVIPT Templeton Growth Securities[1] (2,5)	3/15/1994	8.519776	-3.33	-23.23	6.31	-12.09	-6.96	-1.58
Invesco V.I. International Growth Fund (2,5)	9/19/2001	9.178656	-2.15	-20.22	7.53	-9.61	0.92	0.87
Invesco Van Kampen V.I. Capital Growth (5,8,11)	9/18/2000	11.372940	4.45	-13.35	13.68	-4.15	-5.52	-100.00
Invesco Van Kampen V.I. Comstock (5,8,9,11)	9/18/2000	10.221997	0.15	-13.60	11.63	-9.69	-3.23	-3.25
Invesco Van Kampen V.I. Mid Cap Value (5,8,9,11)	5/5/2003	11.229574	3.47	-9.53	16.31	-4.62	n/a	5.29
Morgan Stanley UIF Emerging Markets Debt[1] (1,2,4,5,11)	6/16/1997	13.010268	-2.58	-2.17	6.63	0.95	0.30	-14.43
Morgan Stanley UIF Emerging Markets Equity[1] (2,5,11)	10/1/1996	8.238860	1.44	-23.56	11.48	-3.90	7.45	-5.81
Morgan Stanley UIF U.S. Real Estate[1] (4,5,7,8)	3/3/1997	11.659457	3.61	-5.86	22.69	-3.95	6.14	2.84
PIMCO VIT All Asset (4,5,8,9,10,11)	4/30/2004	11.723950	-3.09	-10.88	6.16	-1.73	n/a	-0.07
PIMCO VIT CommodityRealReturn™ Strategy (4,5,7,11,12)	2/28/2006	7.644330	-7.99	-28.00	11.14	-6.36	n/a	-5.33
PIMCO VIT Low Duration (1)	3/31/2006	11.255453	-6.84	-12.08	-1.95	-1.62	n/a	-1.80
PIMCO VIT Real Return (1)	2/28/2006	12.414555	-5.58	-3.23	3.85	0.97	n/a	-0.31
PIMCO VIT Total Return (1,4,11)	2/28/2006	12.712412	-5.14	-8.74	0.24	1.47	n/a	0.53
Rydex|SGI VT Alternative Strategies Allocation (1,2,4,5,8,9,10,11,12)	5/1/2008	9.203192	-8.55	-18.34	-7.76	n/a	n/a	-14.97
Rydex|SGI VT Managed Futures Strategy (1,2,4,5,7,11,12)	11/7/2008	7.178290	-14.74	-29.93	-14.54	n/a	n/a	-17.08
Rydex|SGI VT Multi-Hedge Strategies (1,2,4,5,7,11)	11/29/2005	8.543639	-7.73	-11.01	-3.74	-10.98	n/a	-8.41
Rydex|SGI VT U.S. Long Short Momentum (7,9,11)	5/1/2002	8.904642	-2.10	-22.03	4.59	-8.43	n/a	-3.72
Touchstone VST Aggressive ETF Fund (1,3,5,10)	7/16/2004	10.505415	-2.06	-12.72	7.88	-7.11	n/a	-2.22
Touchstone VST Baron Small Cap Growth (9)	12/14/1992	12.462031	-1.25	-12.45	13.44	-2.99	0.11	1.10
Touchstone VST Conservative ETF Fund (1,3,5,10)	7/16/2004	11.314743	-5.56	-10.02	1.69	-3.40	n/a	-1.92
Touchstone VST Core Bond (1,4)	1/1/1999	12.417130	-6.66	-5.75	1.74	-0.31	-2.25	-2.63
Touchstone VST Enhanced ETF Fund (1,3,5,10)	7/16/2004	9.956034	-0.91	-16.49	5.59	-9.30	n/a	-2.14
Touchstone VST High Yield (1,4)	5/1/1999	13.393826	-4.35	-7.57	10.59	-0.32	-0.36	-3.42
Touchstone VST Large Cap Core Equity	5/1/1999	10.485250	0.02	-9.00	9.97	-7.69	-4.12	-9.28
Touchstone VST Mid Cap Growth (9)	11/21/1994	10.682786	6.16	-20.94	11.83	-5.91	0.70	7.39
Touchstone VST Moderate ETF Fund (1,3,5,10)	7/16/2004	10.972178	-3.73	-11.38	5.22	-5.19	n/a	-1.90
Touchstone VST Money Market (6)	5/1/2001	9.679514	-9.17	-13.58	-8.73	-5.63	-5.95	-6.16
Touchstone VST Third Avenue Value (2,5,7,9)	12/14/1992	9.000761	-0.80	-26.41	6.08	-10.85	-4.15	2.83

The figures shown are calculated based on a hypothetical $1,000 investment and reflect the deduction of all applicable fees and charges. These returns are measured from the inception date of the fund and may predate the offering of the fund in the National Integrity Life Insurance Company separate account. Where this occurs, the performance is hypothetical and depicts how the fund would have performed had it been available during the time period. n/a - Performance information not available for all or part of the periods shown. See page 1 for a description of the Fund Inception Date‡ and Investment Risks (1–12) noted above.

1 The inception date used is for a lower cost share class issued before the beginning date of the share class we offer. The performance has been adjusted for the additional fees charged on the share class we offer.

Non-Standardized Average Annual Return (without withdrawal charges)

Variable Account Options	Fund Incept Date‡	Current Unit Value ($)	YTD Return (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
BlackRock Capital Appreciation V.I. Fund[1] (9)	4/3/2000	9.580635	11.96	-4.20	12.77	1.44	2.19	-1.42
BlackRock Global Allocation V.I. Fund (2,4,5,9,11,12)	11/18/2003	9.469455	4.34	-5.31	6.74	1.43	n/a	6.04
Columbia VP Mid Cap Value Opportunity (5,8,9)	5/3/2010	9.280656	10.31	-7.19	n/a	n/a	n/a	5.11
Columbia VP Small Cap Value (5,8,9)	6/1/2000	15.231123	3.97	-6.70	15.06	1.91	6.16	7.94
DWS Small Cap Index VIP[1] (9,11)	8/22/1997	11.364986	8.26	-6.19	17.77	-0.14	3.51	3.44
Fidelity VIP Asset Manager^SM (1,5)	9/6/1989	10.625682	6.97	-2.05	12.61	2.11	3.31	5.50
Fidelity VIP Balanced (1)	1/3/1995	11.278255	8.78	-1.61	15.89	1.42	3.69	4.47
Fidelity VIP Contrafund® (5)	1/3/1995	10.297234	10.56	-1.13	17.38	0.33	5.17	8.61
Fidelity VIP Disciplined Small Cap (9)	12/27/2005	11.322305	9.10	-2.16	18.27	-1.57	n/a	1.38
Fidelity VIP Equity-Income	10/9/1986	9.484965	7.37	-0.82	16.99	-3.74	2.06	6.60
Fidelity VIP Freedom 2010 (1,4,5,9,10)	4/26/2005	10.870563	5.79	-0.40	11.68	1.40	n/a	3.09
Fidelity VIP Freedom 2015 (1,4,5,9,10)	4/26/2005	10.769845	6.05	-0.33	12.09	0.91	n/a	3.15
Fidelity VIP Freedom 2020 (1,4,5,9,10)	4/26/2005	10.505952	6.86	-0.96	13.69	0.20	n/a	2.98
Fidelity VIP Freedom 2025 (1,4,5,9,10)	4/26/2005	10.514556	7.93	-1.63	14.47	0.15	n/a	3.02
Fidelity VIP Freedom 2030 (1,4,5,9,10)	4/26/2005	10.121326	8.20	-2.01	15.14	-0.78	n/a	2.74
Fidelity VIP Growth (5)	10/9/1986	10.058560	14.44	3.33	20.18	1.17	1.91	7.21
Fidelity VIP High Income (1,4)	9/19/1985	12.982315	5.37	3.68	14.18	4.21	6.45	5.49
Fidelity VIP Index 500	8/27/1992	10.479431	9.48	2.92	17.22	-0.59	2.16	5.78
Fidelity VIP Investment Grade Bond (1,4)	12/5/1988	12.219269	1.54	5.05	7.66	4.32	3.71	4.85
Fidelity VIP Mid Cap (9)	12/28/1998	10.913744	10.37	-7.55	17.06	1.22	7.71	10.76
Fidelity VIP Overseas (5)	1/28/1987	7.688384	9.89	-15.72	11.08	-5.86	2.81	3.61
FTVIPT Franklin Growth & Income Securities[1] (4,5)	1/24/1989	10.382158	6.44	1.35	17.32	-0.66	0.67	4.18
FTVIPT Franklin Income Securities[1] (1,4,5,11)	1/24/1989	11.238429	3.75	-1.56	14.70	1.54	2.63	4.78
FTVIPT Franklin Large Cap Growth Securities[1] (5,9)	5/1/1996	10.494095	9.22	1.67	14.78	-0.41	1.24	4.29
FTVIPT Franklin Small Cap Value Securities (9)	1/6/1999	11.389029	7.03	-3.18	17.67	-0.69	3.39	5.27
FTVIPT Mutual Shares Securities[1] (4,5,9,11)	11/8/1996	9.409313	5.80	-2.72	12.55	-2.92	2.02	4.22
FTVIPT Templeton Foreign Securities[1] (2,5,9)	5/1/1992	8.793671	4.26	-14.45	11.04	-3.03	0.78	4.10
FTVIPT Templeton Growth Securities[1] (2,5)	3/15/1994	8.519776	5.33	-11.23	11.80	-4.79	-0.26	3.06
Invesco V.I. International Growth Fund (2,5)	9/19/2001	9.178656	6.51	-8.22	13.03	-2.73	5.54	5.62
Invesco Van Kampen V.I. Capital Growth (5,8,11)	9/18/2000	11.372940	13.10	-1.35	18.79	1.99	1.70	-5.17
Invesco Van Kampen V.I. Comstock (5,8,9,11)	9/18/2000	10.221997	8.81	-1.60	16.90	-2.33	2.66	2.87
Invesco Van Kampen V.I. Mid Cap Value (5,8,9,11)	5/5/2003	11.229574	12.13	2.47	21.28	1.85	n/a	8.98
Morgan Stanley UIF Emerging Markets Debt[1] (1,2,4,5,11)	6/16/1997	13.010268	6.07	9.83	12.54	6.14	5.45	1.03
Morgan Stanley UIF Emerging Markets Equity[1] (2,5,11)	10/1/1996	8.238860	10.10	-11.56	16.50	1.65	10.98	4.29
Morgan Stanley UIF U.S. Real Estate[1] (4,5,7,8)	3/3/1997	11.659457	12.27	6.14	27.32	2.67	10.10	7.84
PIMCO VIT All Asset (4,5,8,9,10,11)	4/30/2004	11.723950	5.57	1.12	11.96	3.74	n/a	4.93
PIMCO VIT CommodityRealReturn™ Strategy (4,5,7,11,12)	2/28/2006	7.644330	0.67	-16.00	16.27	-0.29	n/a	0.73
PIMCO VIT Low Duration (1)	3/31/2006	11.255453	1.82	-0.08	4.58	3.48	n/a	3.42
PIMCO VIT Real Return (1)	2/28/2006	12.414555	3.08	8.77	10.03	6.03	n/a	5.03
PIMCO VIT Total Return (1,4,11)	2/28/2006	12.712412	3.52	3.26	6.66	6.26	n/a	5.52
Rydex|SGI VT Alternative Strategies Allocation (1,2,4,5,8,9,10,11,12)	5/1/2008	9.203192	0.11	-6.34	-0.70	n/a	n/a	-6.75
Rydex|SGI VT Managed Futures Strategy (1,2,4,5,7,11,12)	11/7/2008	7.178290	-6.08	-17.93	-6.88	n/a	n/a	-9.30
Rydex|SGI VT Multi-Hedge Strategies (1,2,4,5,7,11)	11/29/2005	8.543639	0.93	0.99	3.10	-4.13	n/a	-1.97
Rydex|SGI VT U.S. Long Short Momentum (7,9,11)	5/1/2002	8.904642	6.56	-10.03	10.20	-2.12	n/a	2.15
Touchstone VST Aggressive ETF Fund (1,3,5,10)	7/16/2004	10.505415	6.60	-0.72	13.48	-0.57	n/a	3.13
Touchstone VST Baron Small Cap Growth (9)	12/14/1992	12.462031	7.41	-0.45	18.65	3.08	5.34	5.60
Touchstone VST Conservative ETF Fund (1,3,5,10)	7/16/2004	11.314743	3.10	1.98	7.93	2.20	n/a	3.42
Touchstone VST Core Bond (1,4)	1/1/1999	12.417130	2.00	6.25	8.06	4.87	3.49	3.41
Touchstone VST Enhanced ETF Fund (1,3,5,10)	7/16/2004	9.956034	7.75	-4.49	11.28	-2.49	n/a	2.96
Touchstone VST High Yield (1,4)	5/1/1999	13.393826	4.31	4.43	16.04	5.18	4.92	3.38
Touchstone VST Large Cap Core Equity	5/1/1999	10.485250	8.68	3.00	15.48	-0.83	2.27	0.34
Touchstone VST Mid Cap Growth (9)	11/21/1994	10.682786	14.82	-8.94	16.97	0.38	5.59	9.96
Touchstone VST Moderate ETF Fund (1,3,5,10)	7/16/2004	10.972178	4.92	0.62	11.09	0.87	n/a	3.41
Touchstone VST Money Market (6)	5/1/2001	9.679514	-0.52	-1.58	-1.42	-0.15	0.42	0.45
Touchstone VST Third Avenue Value (2,5,7,9)	12/14/1992	9.000761	7.86	-14.41	11.54	-3.91	1.59	5.95

The figures shown are calculated based on a hypothetical $1,000 investment and reflect the deduction of all applicable fees and charges, except for withdrawal and administration charges, which if included would lower performance. These returns are measured from the inception date of the fund and may predate the offering of the fund in the National Integrity Life Insurance Company separate account. Where this occurs, the performance is hypothetical and depicts how the fund would have performed had it been available during the time period. n/a - Performance information not available for all or part of the periods shown. See page 1 for a description of the Fund Inception Date‡ and Investment Risks (1–12) noted above.

1 The inception date used is for a lower cost share class issued before the beginning date of the share class we offer. The performance has been adjusted for the additional fees charged on the share class we offer.