Product Performance Description – *For contracts issued prior to 2/1/12*

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-28-84000.pdf.

Performance represents annualized percentage change in net assets of the separate account, based on a hypothetical $1,000 investment, the performance of the underlying subaccounts 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 and non-standardized returns are calculated from the **Subaccount Inception Date** which represents the date the subaccount 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, annual separate account expenses of 1.75%, and withdrawal charges of 7% in year one, 7% in year two, 6% in year three, 5% in year four, 4% in year five and, 0% thereafter. Non-standardized returns include the deduction of all fees and charges except withdrawal charges.

Investment Risks – The risks below represent the principal risks associated with investing in the subaccounts, additional risks may exist. For a complete discussion of risks associated with a subaccount, please read the product and fund prospectuses carefully. Diversification does not ensure a profit or guarantee against loss. See pages 2–3 for applicable subaccounts.

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. **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.
3. **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.
4. **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.
5. **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.
6. **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.
7. **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).
8. **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.**

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 are members of Western & Southern Financial Group.

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 ICC10 NIL-15 1011 and NIL-15 1011 NY and rider series 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.

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

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

VAROOM®

Flexible Premium Variable Annuity

National Integrity Life Insurance Company

A member of Western & Southern Financial Group

For the period ending 3/31/12

Standardized Average Annual Returns

Subaccount Options	Subaccount Inception Date	1 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
iShares® Barclays Aggregate Bond Fund (1)	12/21/2010	-1.07	n/a	n/a	-0.89
iShares® Barclays Intermediate Credit Bond Fund (1)	12/21/2010	-1.60	n/a	n/a	-0.75
iShares® Barclays TIPS Bond Fund (1)	12/21/2010	3.61	n/a	n/a	4.30
iShares® iBoxx $ High Yield Corporate Bond Fund (1,2)	12/21/2010	-3.74	n/a	n/a	0.16
iShares® S&P 500 Growth Index Fund	12/21/2010	3.49	n/a	n/a	6.50
iShares® S&P 500 Index Fund	12/21/2010	0.28	n/a	n/a	4.87
iShares® S&P 500 Value Index Fund	12/21/2010	-3.28	n/a	n/a	3.16
iShares® S&P MidCap 400 Index Fund (4)	12/21/2010	-6.52	n/a	n/a	1.56
iShares® S&P SmallCap 600 Index Fund (4)	12/21/2010	-2.67	n/a	n/a	2.79
iShares® S&P/Citigroup International Treasury Bond Fund (1,3)	12/21/2010	-8.87	n/a	n/a	-3.12
Vanguard® Dividend Appreciation Index Fund, ETF Shares	12/21/2010	-0.59	n/a	n/a	4.13
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (3,5)	12/21/2010	-16.58	n/a	n/a	-10.41
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (1)	12/21/2010	1.17	n/a	n/a	2.05
Vanguard® Large-Cap Index Fund, ETF Shares	12/21/2010	0.06	n/a	n/a	4.38
Vanguard® Mega Cap 300 Index Fund, ETF Shares	12/21/2010	1.07	n/a	n/a	5.33
Vanguard® REIT Index Fund, ETF Shares (4,6,7)	12/21/2010	4.69	n/a	n/a	10.73
Vanguard® Tax-Managed International Fund, MSCI EAFE ETF Shares (3)	12/21/2010	-13.35	n/a	n/a	-7.76
Vanguard® Total Bond Market Index Fund, ETF Shares (1)	12/21/2010	-1.09	n/a	n/a	-0.77
Vanguard® Variable Insurance Fund Money Market Portfolio (8) 7-day yield* -1.65%	12/21/2010	-8.66	n/a	n/a	-7.21

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 subaccount n/a - Performance information not available for all or part of the periods shown. See page 1 for a description of the Subaccount Inception Date and Investment Risks (1–8) noted above.

* The 7-day yield is net of all applicable fees and charges and more closely reflects current earnings than the total return.

For the period ending 4/30/12

Non-Standardized Average Annual Returns

Subaccount Options	Subaccount Inception Date	Current Unit Value ($)	YTD Return (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
iShares® Barclays Aggregate Bond Fund (1)	12/21/2010	26.664850	0.66	5.18	n/a	n/a	n/a	4.87
iShares® Barclays Intermediate Credit Bond Fund (1)	12/21/2010	26.636287	2.19	4.12	n/a	n/a	n/a	4.79
iShares® Barclays TIPS Bond Fund (1)	12/21/2010	28.447550	2.07	9.25	n/a	n/a	n/a	9.99
iShares® iBoxx $ High Yield Corporate Bond Fund (1,2)	12/21/2010	27.023869	2.87	2.69	n/a	n/a	n/a	5.91
iShares® S&P 500 Growth Index Fund	12/21/2010	28.541988	10.23	6.07	n/a	n/a	n/a	10.26
iShares® S&P 500 Index Fund	12/21/2010	27.867850	9.44	2.88	n/a	n/a	n/a	8.34
iShares® S&P 500 Value Index Fund	12/21/2010	27.178698	8.60	-0.49	n/a	n/a	n/a	6.36
iShares® S&P MidCap 400 Index Fund (4)	12/21/2010	26.976070	11.30	-2.42	n/a	n/a	n/a	5.77
iShares® S&P SmallCap 600 Index Fund (4)	12/21/2010	26.900664	8.16	-0.06	n/a	n/a	n/a	5.55
iShares® S&P/Citigroup International Treasury Bond Fund (1,3)	12/21/2010	25.892934	0.56	-4.79	n/a	n/a	n/a	2.62
Vanguard® Dividend Appreciation Index Fund, ETF Shares	12/21/2010	27.749837	5.43	2.06	n/a	n/a	n/a	8.00
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (3,5)	12/21/2010	22.672213	7.57	-15.34	n/a	n/a	n/a	-6.95
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (1)	12/21/2010	27.800257	3.47	7.61	n/a	n/a	n/a	8.14
Vanguard® Large-Cap Index Fund, ETF Shares	12/21/2010	27.726756	9.92	2.68	n/a	n/a	n/a	7.93
Vanguard® Mega Cap 300 Index Fund, ETF Shares	12/21/2010	28.057605	9.67	3.70	n/a	n/a	n/a	8.88
Vanguard® REIT Index Fund, ETF Shares (4,6,7)	12/21/2010	30.820501	13.43	7.77	n/a	n/a	n/a	16.69
Vanguard® Tax-Managed International Fund, MSCI EAFE ETF Shares (3)	12/21/2010	23.427104	8.52	-14.85	n/a	n/a	n/a	-4.68
Vanguard® Total Bond Market Index Fund, ETF Shares (1)	12/21/2010	26.760560	1.00	5.52	n/a	n/a	n/a	5.15
Vanguard® Variable Insurance Fund Money Market Portfolio (8)	12/21/2010	9.777772	-0.54	-1.65	n/a	n/a	n/a	-1.64

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 charges, which if included would lower performance. These returns are measured from the inception date of the subaccount. n/a - Performance information not available for all or part of the periods shown. See page 1 for a description of the Subaccount Inception Date and Investment Risks (1–8) noted above.