

# Guaranteed Lifetime Withdrawal Benefit — Self-Style Allocation Options

For Guaranteed Lifetime Income Advantage (GLIA) and Guaranteed Lifetime Income Advantage Plus (GLIA Plus), optional benefits available within AnnuChoice® and Pinnacle variable annuities.

<b>FIXED INCOME – must allocate at least 30% (GLIA) or 40% (GLIA Plus), but not more than 60%</b>	
<b>GLIA – 30% - 60% of Total; GLIA Plus – 40%-60% of Total</b>	
American Funds Insurance Series Bond Fund	PIMCO VIT Total Return
BlackRock Total Return V.I. Fund	Touchstone VST Active Bond
Fidelity VIP Investment Grade Bond	
<b>CORE EQUITY – must allocate at least 40% but not more than 70% (GLIA) or 60% (GLIA Plus)</b>	
<b>GLIA – 40%-70% of Total; GLIA Plus – 40%-60% of Total</b>	
American Funds I.S. Capital Income Builder	FT Franklin Growth and Income VIP Fund
American Funds I.S. Growth-Income	FT Franklin Large Cap Growth VIP Fund
American Funds I.S. Managed Risk Asset Allocation Fund	FT Franklin Mutual Shares VIP Fund
BlackRock Capital Appreciation V.I.	Invesco V.I. American Value
Fidelity VIP Asset Manager	Invesco V.I. Comstock
Fidelity VIP Balanced	TOPS® Managed Risk Moderate Growth ETF Portfolio <sup>1</sup>
Fidelity VIP Contrafund®	Touchstone VST Aggressive ETF Fund
Fidelity VIP Equity – Income	Touchstone VST Conservative ETF Fund
Fidelity VIP Growth	Touchstone VST Large Cap Core Equity
Fidelity VIP Index 500	Touchstone VST Moderate ETF Fund
Fidelity VIP Target Volatility Portfolio	
<b>NON-CORE EQUITY &amp; INTERNATIONAL</b>	
<b>GLIA and GLIA Plus – 0%-20% of Total (maximum 20% Allocation)</b>	
<b>Non-Core Equity</b>	<b>International</b>
American Funds I.S. Growth	American Funds I.S. Global Growth
Columbia VP – Mid Cap Value	American Funds I.S. New World
Columbia VP – Small Cap Value	BlackRock Global Allocation V.I.
Deutsche Small Cap Index VIP	Fidelity VIP Overseas
Fidelity VIP Disciplined Small Cap	FT Templeton Foreign VIP Fund
Fidelity VIP Mid Cap	FT Templeton Global Bond VIP Fund
FT Franklin Small Cap Value VIP Fund	FT Templeton Growth VIP Fund
Invesco V.I. American Franchise	Invesco V.I. International Growth
Invesco V.I. Mid Cap Growth Fund	Morgan Stanley VIF Emerging Markets Debt
Touchstone VST Focused Fund	Morgan Stanley VIF Emerging Markets Equity

(continued)

<sup>1</sup> A series of Northern Lights Variable Trust.

## ALTERNATIVE, HIGH YIELD & SHORT DURATION

### GLIA and GLIA Plus – 0%-10% of Total (maximum 10% Allocation)

#### Alternative

Morgan Stanley VIF U.S. Real Estate  
PIMCO VIT All Asset  
PIMCO VIT CommodityRealReturn® Strategy  
PIMCO VIT Foreign Bond Portfolio  
PIMCO VIT Long-Term U.S. Government

#### High Yield

BlackRock High Yield V.I. Fund  
Fidelity VIP High Income  
FT Franklin Income VIP Fund

#### Short Duration

Fidelity VIP Government Money Market\*  
PIMCO VIT Low Duration  
PIMCO VIT Real Return

**Total allocation must = 100%**

**\* 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.**

**Since the GLWB rider is intended to provide a minimum guaranteed income stream, the rider may not be appropriate if you do not expect to take withdrawals. You should consult your financial professional before purchasing this rider. Consider whether the purchase of an immediate annuity or the election of an annuity benefit under a deferred annuity using current annuity rates would better suit your needs.**

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. \*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.

For use with Flexible Premium Fixed and Deferred Annuity Contract series: INT96 Rev., NIL 06-04, NIL 07-04 NY Cert, 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, NR.38 1410 NY Cert.

BLACKROCK and iSHARES are registered and unregistered trademarks of BlackRock, Inc., or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners, used with permission. The iShares Funds are not sponsored, endorsed, issued, sold or promoted by JPMorgan Chase & Co., MSCI Inc., Markit Indices Limited, S&P Dow Jones Indices LLC or Standard & Poor's, nor are they sponsored, endorsed or issued by Barclays Capital Inc. None of these companies make any representation regarding the advisability of investing in the Funds. BlackRock is not affiliated with the companies listed above. BlackRock's only relationship to Integrity and National Integrity is the licensing of certain trademarks and trade names of BlackRock. Integrity and National Integrity variable annuities and Touchstone ETF Funds are not sponsored, endorsed, sold or promoted by BlackRock. BlackRock makes no representations or warranties to the owners of Integrity and National Integrity variable annuities or any member of the public regarding the advisability of investing in Integrity or National Integrity variable annuities or the iShares Funds. BlackRock has no obligation or liability in connection with the operation, marketing, sale or trading of Integrity and National Integrity's variable annuities.

FIDELITY, FIDELITY INVESTMENTS, FIDELITY INVESTMENTS and Pyramid logo, and Contrafund are registered service marks of FMR LLC. Used with permission.

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
-------------------	---------------	----------------	-----------------------	--