

# VAROOM® Guaranteed Lifetime Withdrawal Benefit

Retirement Income



## Benefit Overview

A prospectus must accompany or precede this material.



W&S Financial  
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Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

# Consider Guaranteed Lifetime Income

## There's More to VAROOM®

You're considering VAROOM because you have retirement plan assets ready to roll over to something new. Money in 401(k), 403(b) and similar plans, and IRAs too, can come together in VAROOM — Variable Annuity for Roll Over Only Money. A flexible premium deferred variable annuity, VAROOM is issued by Integrity Life Insurance Company or National Integrity Life Insurance Company and distributed by Touchstone Securities, Inc.

## Income for Life: VAROOM's Guaranteed Lifetime Withdrawal Benefit (GLWB)

Predictable ... sustainable ... income for life. VAROOM's optional GLWB rider may help secure it for you. If market declines or guaranteed withdrawals exhaust your account value, the guarantee takes over. It can provide *income you can't outlive*.



Choose the GLWB at issue (age 45–80) for an added annual charge. Annual withdrawals of the benefit can begin as soon as January 1 of the year after the 60th birthday of the youngest covered person.

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 60-day rollover per year. Consult a tax or legal advisor as tax consequences vary depending on state law and your individual situation.

### ***Plan for Your Retirement Journey***

*A variable annuity can be an excellent retirement planning vehicle. An insurance company accepts premiums from you and guarantees future income to you. You allocate premiums among a variety of underlying investment options. Your returns are tied to their performance. There are separate account charges and added charges for optional benefits. Withdrawals may be subject to charges and may reduce contract benefits and values. See product and fund prospectuses for full details.*

# How It Works

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## How the Guaranteed Lifetime Withdrawal Benefit Works

Paying you income throughout your retirement is what the benefit is all about. Here's how ...

### Lifetime Payout Amount (LPA) Pays You for Life

The benefit provides a "lifetime payout amount" ... or LPA. That's the amount we guarantee you can withdraw each calendar year for your lifetime (or, with spousal benefit, as long as you or your covered spouse is alive).

LPA withdrawals not taken in a calendar year are not available in the future. And LPA withdrawals must be taken pro-rata from your VAROOM investment options.

It's important to understand: receiving the GLWB's guaranteed income requires limiting annual withdrawals to the LPA. Withdrawals before you are eligible, or for more than the LPA, are not guaranteed. They will reduce future LPA withdrawals. They may incur withdrawal charges.

### No Worries if Your Account Value Hits Empty

That's when the benefit protects you. If your VAROOM account value goes to zero and you limited your withdrawals to the LPA, the benefit enters its guaranteed payment phase. The company continues paying the LPA as long as you live (or, with spousal benefit, as long as you or your covered spouse is alive). And charges are no longer deducted for the benefit.

Limiting withdrawals to the LPA is key. If a nonguaranteed withdrawal exhausts the account value, the benefit ends.

### Bumpy Ride? Long Journey? You're Still Protected

Retirement income from the Guaranteed Lifetime Withdrawal Benefit:

- Can't decline solely due to market losses
- Can't run out due to guaranteed withdrawals
- Can increase even after guaranteed withdrawals begin
- Can continue as long as either of two spouses is alive

The next pages show how the GLWB can help you **protect**, **lock** and **use** your qualified plan assets.

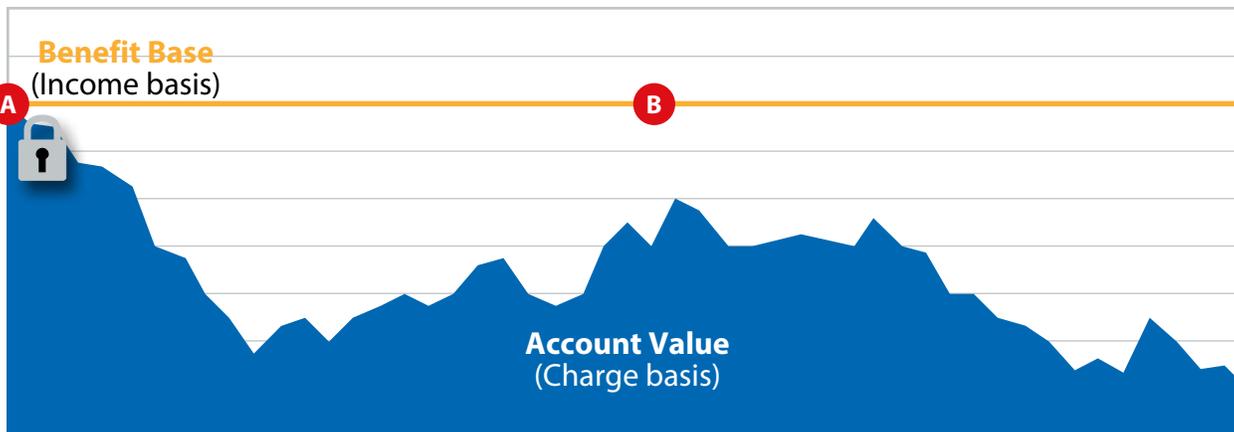
# Protecting Retirement Plan Assets

## Consider Protecting Retirement Income in Declining Markets

### Your Benefit Base Stays Up Even When the Market Goes Down

The sequence of market experience matters greatly. A sharp decline early in retirement, or a prolonged downturn, can impact your retirement. Your benefit base helps protect against this. It is equal to:

Initial Premium	
+	additional premiums received the first contract year <sup>1</sup>
-	proportional reduction for nonguaranteed withdrawals <sup>2</sup>
+	anniversary-based gains <sup>3</sup>
=	<b>Benefit Base</b>



**A**

#### Purchase Point.

Purchase VAROOM with a GLWB. Your benefit base is used to determine your lifetime payout amount. Initially, your benefit base is equal to your premium.

**B**

#### Income Point.

Start guaranteed withdrawals.

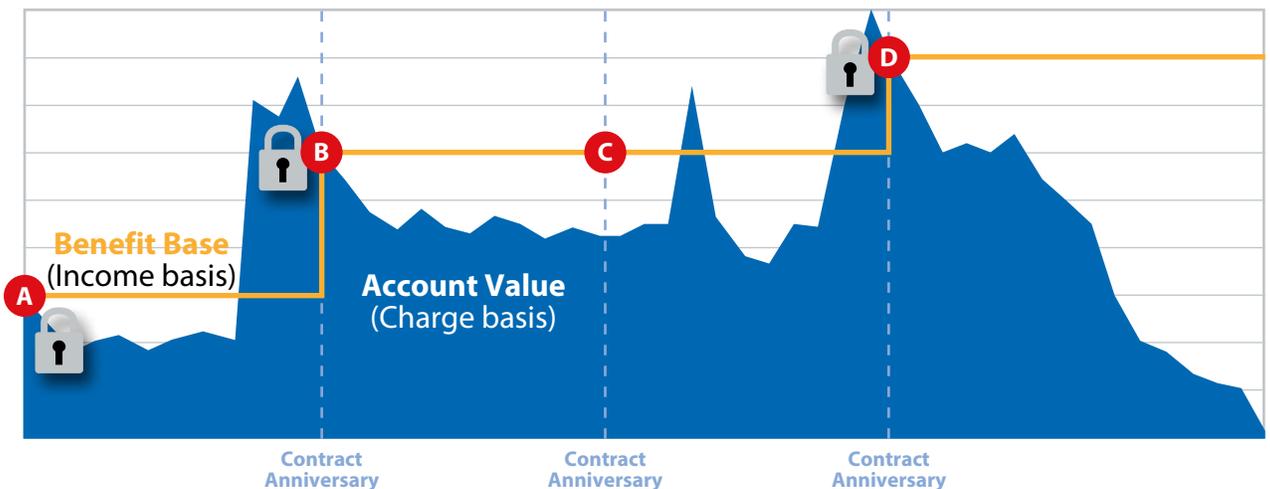
1 The issuer may refuse additional premiums at its discretion.  
2 See the caution on Page 7. If the benefit base exceeds the account value at the time of withdrawal, then the benefit base will be reduced by more than the withdrawal amount.  
3 An "anniversary-based gain" is one where the account value exceeds the benefit base on the contract anniversary.

# Locking in Retirement Plan Potential

## Ability to Lock In Your Anniversary Gains (if any) in Volatile Markets

### If Your Contract-Anniversary Account Value is an All-Time High, Then Your Benefit Base Steps Up to that Value

Over time, if markets rise, your benefit base may rise too. On each contract anniversary, if your account value exceeds your benefit base, your benefit base steps up and locks in to equal your account value. All else held equal, a higher benefit base produces a higher guaranteed withdrawal.



**A**

#### **Purchase Point.**

Purchase VAROOM with a GLWB. Your benefit base is used to determine your lifetime payout amount. Initially, your benefit base is equal to your premium.

**B**

#### **Benefit Base Increase.**

Each contract anniversary, if account value exceeds benefit base, your benefit base steps up to equal account value and locks in there.

**C**

#### **Income Point.**

Start guaranteed withdrawals.

**D**

#### **Benefit Base Increase.**

Your benefit base can step up even after you begin taking withdrawals.

# Using Retirement Plan Income

## When Can I Have the LPA?

For the individual benefit, the “LPA eligibility date” when you can begin taking the LPA is the earlier of:

- January 1 after the calendar year in which you turn age 60, or
- The “contract date” (the date the company issues the contract) if you are age 60 or older

For the spousal benefit, the LPA eligibility date is the earlier of:

- January 1 after the calendar year in which the younger of you or your covered spouse turns age 60, or
- The contract date if the younger of you or your covered spouse is age 60 or older

If you’re eligible to take your LPA immediately, the amount available in the first calendar year will be pro-rated for the remainder of that year.

## What Determines My LPA?

Your LPA is your withdrawal percentage multiplied by your benefit base. Both are detailed below. Your LPA is calculated each January 1 on or after your LPA eligibility date.

$$\text{Withdrawal Percentage} \times \text{Benefit Base} = \text{Individual LPA}$$

The spousal benefit has a reduced LPA (for both spouses) instead of a higher cost. The LPA is multiplied by a 90% spousal factor.

$$\text{Withdrawal Percentage} \times \text{Benefit Base} \times 90\% = \text{Spousal LPA}$$

## What Determines My Withdrawal Percentage?

Two factors add up to form your withdrawal percentage:

- Age-based percentage
- Deferral percentage

Patience may pay as both can increase if you delay withdrawals. Still, the ultimate purpose of the Guaranteed Lifetime Withdrawal Benefit is to provide an income stream. If you do not plan to take withdrawals, you should not buy this benefit. If you do plan to take withdrawals, read on for details.

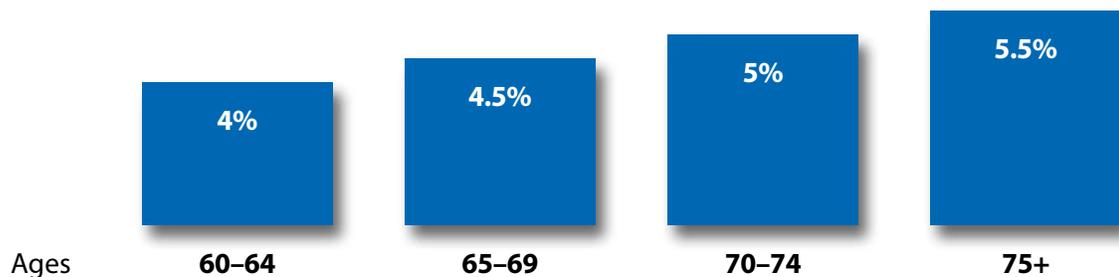
# Take a Closer Look at the LPA

## You Can Use the Age-Based Percentage to Step Up Income

Your age at the first LPA withdrawal locks in your age-based percentage. If you have the spousal benefit, the percentage is determined by the younger of you or your covered spouse.

### Withdrawal Percentage Increases with Income Starting Age

*Age-Based Percentage Locks at First LPA Withdrawal*



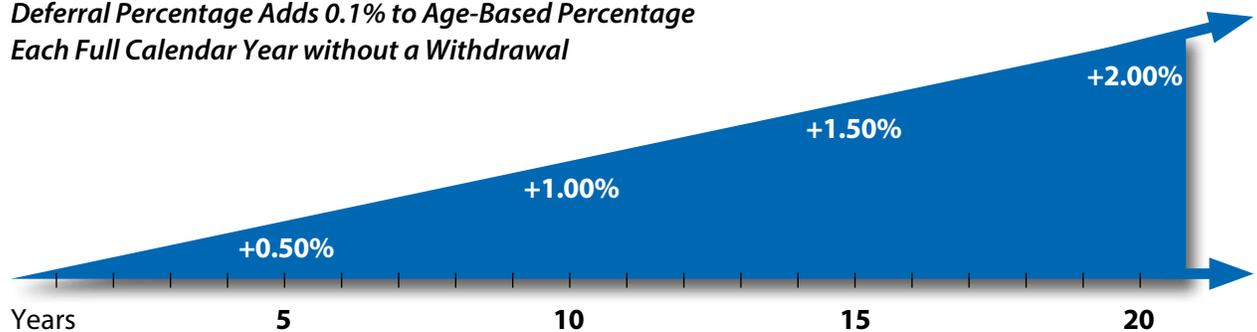
## You Can Use the Deferral Percentage for Income Growth ... Cumulative and Unlimited

Your deferral percentage increases 0.1% for each full calendar year without a withdrawal.

- **Cumulative:** Years need not be consecutive. For example, if you wait five full calendar years before taking a withdrawal, take withdrawals for two years, then wait five more full calendar years before resuming withdrawals, your cumulative deferral percentage would grow to 1.0% (10 full calendar years with no withdrawal x 0.1%).
- **Unlimited:** There is no limit to the potential deferral percentage increases.

### Withdrawal Percentage Increases with Income Planning Discipline

*Deferral Percentage Adds 0.1% to Age-Based Percentage Each Full Calendar Year without a Withdrawal*



# Take a Closer Look at the LPA

## Adding Up the Withdrawal Percentage: An Example

Say a single owner buys the benefit on their 59th birthday (in October of that year, to be exact) and waits until their 70th birthday to take any withdrawals. The withdrawal percentage would total:

5.00% (withdrawals begun at age 70) **Age-Based Percentage**  
+ 1.00% (10 complete calendar years without withdrawals) **Cumulative Deferral Percentage\***  
**6.00% Withdrawal Percentage**

### **\*First-Year Deferral Percentage May Apply Too**

*A first-year deferral percentage may add to your withdrawal percentage, provided you take no withdrawals in the calendar year of your contract date. It varies based on your contract date. It is 0.075% for contract dates January 1 to March 31; 0.050% for contract dates April 1 to June 30; and 0.025% for contract dates July 1 to September 30. There is no first-year deferral percentage for contract dates October 1 to December 31.*

## What Determines the Benefit Base?

Initially, the benefit base equals your contract's initial premium. The benefit base then can:

- Increase by additional premiums received the first contract year
- Decrease due to nonguaranteed withdrawals (see caution on Page 9)
- Increase due to an automatic step-up opportunity to capture potential market gains on each contract anniversary; if on your contract anniversary account value exceeds benefit base, your benefit base steps up to equal the account value

### **More about the Benefit Base**

- Your benefit base can step up even after you begin taking LPA withdrawals
- Market declines alone never reduce your benefit base
- Changes in the benefit base will change the LPA on the following January 1
- The benefit base itself is not available for withdrawal and not payable as a death benefit

# Important Information

## A Caution Light on Nonguaranteed Withdrawals

You (or the younger of you or your covered spouse with a spousal benefit) must wait until at least January 1 following the calendar year you turn age 60 to withdraw the LPA. Withdrawals taken sooner, or for more than the LPA, are not guaranteed. They reduce the benefit base, perhaps significantly, and may incur withdrawal charges. If a nonguaranteed withdrawal reduces account value to zero, the benefit ends.

Caution is advised because a nonguaranteed withdrawal immediately reduces the benefit base by the "adjusted nonguaranteed withdrawal amount." That amount is the nonguaranteed withdrawal (including any withdrawal charges) multiplied by the greater of 1.0 or the benefit base divided by the account value.

Keep in mind, if the VAROOM contract is at a point where the benefit base exceeds the account value, the benefit base is reduced by more than the nonguaranteed withdrawal. For example, assume a nonguaranteed withdrawal is taken and no withdrawal charges apply. If the account value is \$75,000 and the benefit base is \$100,000, a \$5,000 nonguaranteed withdrawal would:

- Reduce the account value by \$5,000 to \$70,000
  - $\$75,000 - \$5,000 = \$70,000$
- Reduce the benefit base by \$6,667 to \$93,333
  - $\$100,000 / \$75,000 = 1.3333$
  - $\$5,000 \times 1.3333 = \$6,667$
  - $\$100,000 - \$6,667 = \$93,333$

Carefully consider the impact of nonguaranteed withdrawals so you receive the intended benefit. Take only guaranteed withdrawals as intended and you can disregard this possibility.

### **Required Minimum Distributions? No Problem**

*If your VAROOM contract is established as a traditional IRA or a SEP IRA, you may be required to withdraw money to satisfy IRS minimum distribution requirements (RMDs) after age 70½. We will calculate the RMD for your contract. You may take the greater of your LPA or your RMD each calendar year. Note: If you own the spousal benefit and your spouse is more than 10 years younger than you, any withdrawal used to satisfy your RMD may result in a nonguaranteed withdrawal.*

# Cost-Effective ETFs Drive This Vehicle

## Investment Strategies: A Choice of Two Roads

If you buy the GLWB, you allocate your money to one of two investment strategies – Basic Allocation or Self-Style Allocation – employing cost-effective index-tracking ETF (exchange-traded fund) subaccount options from iShares® and Vanguard®. ETFs available through VAROOM have annual expenses that range from 0.04% to 0.49%.\*

- Your selected strategy remains in effect for as long as you own the benefit
- You can implement your strategy immediately or via a six- or 12-month Systematic Transfer Option
- Your account value automatically rebalances to your allocation percentages each contract quarter
- Your charge for the benefit varies by the strategy you select

See the following pages for a look at the investment strategies and their allocation options.

## iShares and Vanguard Know the ETF Road

**iShares.** As the world's leading ETF-solutions provider, iShares offers ETFs across equities, fixed income and alternative asset classes. iShares is a line of business of BlackRock, one of the world's preeminent asset management firms.

**iShares**  
by BLACKROCK®

**Vanguard.** Vanguard provides an extensive array of investment products, including a full range of low-cost ETFs. Vanguard is one of the largest investment management companies in the world.



\* Fee range as of March 1, 2018, subject to change.



# Basic Allocation Investment Choices

## Strategy 1: Basic Allocation

You could allocate your premium to one of three models. If you wish to change direction, you can reallocate among Strategy 1 models. Such “lane changes” require a 60-day waiting period between reallocations.

Basic Allocation Options			
	Model 1 - Growth	Model 2 - Blend	Model 3 - Value
iShares® Core S&P 500 ETF (1,2,3,4,5,6)	30%	40%	30%
iShares® Core S&P Mid-Cap ETF (1,2,3,4,5,6,7)	10%	10%	10%
iShares® Core S&P Small-Cap ETF (1,2,3,4,5,6,8)	5%	5%	5%
iShares® International Treasury Bond ETF (1,2,3,4,5,9,10,11,12)	5%	5%	5%
iShares® S&P 500 Growth ETF (1,2,3,4,5,13)	10%	—	—
iShares® S&P 500 Value ETF (1,2,3,4,5)	—	—	10%
Vanguard® Developed Markets Index Fund, ETF Shares (1,2,3,4,10)	5%	5%	5%
Vanguard® Total Bond Market Index Fund, ETF Shares (6,9)	35%	35%	35%

ETFs similar to those offered as underlying investment options in VAROOM are available for direct purchase without the additional fees and benefits of VAROOM. Please see Page 12 for added considerations.

Consider the **cost effectiveness** of VAROOM's **index-tracking ETF** subaccount options

# Self-Style Allocation Investment Choices

## Strategy 2: Self-Style Allocation

You could take the wheel by allocating your premium among groups and subaccounts. Your allocations must total 100% and observe the minimum and maximum allocation percentages indicated for each group. If you want to change direction, you can reallocate within Strategy 2. Just observe the minimums and maximums and allow for a 60-day waiting period between reallocations.

Self-Style Allocation Options				
Group 1 Core Fixed Income	Group 2 Core Equity	Group 3 Non-Core Fixed Income	Group 4 Non-Core Equity	Group 5 International/ Alternative
Minimum 35% Maximum 65%	Minimum 35% Maximum 65%	Minimum 0% Maximum 30%	Minimum 0% Maximum 30%	Minimum 0% Maximum 15%
iShares® Core U.S. Aggregate Bond ETF (1,2,3,4,5,9,10,14,15,16)	iShares® Core S&P 500 ETF (1,2,3,4,5,6)	Fidelity VIP Government Money Market Portfolio* (1,20)	iShares® S&P 500 Growth ETF (1,2,3,4,5,13)	iShares® International Treasury Bond ETF (1,2,3,4,5,9,10,11,12)
iShares® Intermediate-Term Corporate Bond ETF (2,3,4,5,9,14)	Vanguard® Dividend Appreciation Index Fund, ETF Shares (1,6,7)	iShares® iBoxx \$ High Yield Corporate Bond ETF (1,2,3,4,5,6,9,14,18)	iShares® S&P 500 Value ETF (1,2,3,4,5)	Vanguard® Developed Markets Index Fund, ETF Shares (1,2,3,4,10)
Vanguard® Total Bond Market Index Fund, ETF Shares (6,9)	Vanguard® Large-Cap Index Fund, ETF Shares (1,6,17)	iShares® TIPS Bond ETF (1,2,3,4,5,9,14)	iShares® Core S&P Mid-Cap ETF (1,2,3,4,5,6,7)	Vanguard® Emerging Markets Stock Index Fund, ETF Shares (1,6,10,11)
—	—	Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (6,9)	iShares® Core S&P Small-Cap ETF (1,2,3,4,5,6,8)	Vanguard® Real Estate Index Fund, ETF Shares (1,4,6,19)
—	—	Vanguard® Short-Term Bond Index Fund, ETF Shares (6,9)	Vanguard® Mega Cap Index Fund, ETF Shares (1,6,17)	—

ETFs similar to those offered as underlying investment options in VAROOM are available for direct purchase without the additional fees and benefits of VAROOM. Please see Page 12 for added considerations.

**\* 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.**

# Before You Invest

## Manage Your Risk

When considering subaccount options for VAROOM, keep in mind that the risks below represent the principal risks associated with investing in the GLWB investment strategies. For complete details, read the VAROOM product and fund prospectuses.

**1. Market Risk** — The value of the securities held by the fund may rise or fall due to market conditions.

**2. Passive Management** — Passive management does not attempt defensive positions under any market conditions; risks include tracking errors in which the fund's positions diverge from that of the underlying index.

**3. Correlation to Index** — There is no assurance that the fund will achieve returns similar to that of the Index. Factors such as stock selection, expenses, changes in the composition of the Index, or the timing of purchases or redemptions affect the correlation between the Index and the fund.

**4. Sector** — Investing a high percentage of assets in specific sectors of the market in order to achieve a potentially greater investment return may be more susceptible to economic, political, and regulatory developments in a particular sector of the market, and may experience increased volatility.

**5. Securities Lending Risk** — Securities lending includes risks that the fund may lose money when the borrower of the fund's loaned securities fails to return the securities in a timely manner. The fund could also lose money in the event of a decline in the value of the collateral provided for loaned securities or a decline in the value of any investments. Securities lending could also trigger adverse tax consequences for the fund.

**6. ETF Investing** — ETFs may lack liquidity and may trade below the value of the underlying portfolio. ETFs are passively managed and do not take defensive positions in any market conditions.

**7. Mid-Cap Investing** — Investing in stocks of mid-cap companies may be subject to more erratic market movements than stocks of larger, more established companies.

**8. Small-Cap Investing** — Investing in stocks of small-cap companies may be subject to more erratic market movements than stocks of larger companies.

**9. Debt Securities** — Risk of investing in bonds and debt securities include credit risk, prepayment risk and interest rate risk. When interest rates rise, bond prices generally fall. Bonds with longer maturities are more sensitive to interest rate risks. Lower-rated securities involve greater risk of default.

**10. International and Emerging Markets** — Investing in foreign and/or emerging market securities carry the associated risks of economic and political instability, market liquidity, currency volatility and differences in accounting standards.

**11. Currency** — Foreign currencies may decline in value relative to the U.S. dollar and affect the portfolio's investments in foreign currencies or in securities that trade in, and receive revenues in, or in derivatives that provide exposure to, foreign currencies.

**12. Non-diversification** — Investing a greater percentage of assets in securities of a limited number of issuers and may be subject to greater risks.

**13. Growth Investing** — Investing in growth stocks may be more volatile than investing in other securities.

**14. Liquidity** — Certain securities may have limited trading which makes them more difficult to value, trade, buy or sell.

**15. Mortgage-Backed Securities and Asset-Backed Securities** — Mortgage-backed and asset-backed securities are subject to the risks of prepayment, defaults, changing interest rates and the financial condition of the issuer.

**16. Portfolio Turnover** — High portfolio turnover may lead to increased fund expenses, lower investment returns, and higher short-term capital gains taxable to shareholders.

**17. Large-Cap Investing** — Investing in stocks of large-cap companies may be unable to respond quickly to new competitive challenges.

**18. High Yield** — Securities rated below investment grade (or "junk bonds") are sensitive to economic, political changes and adverse development 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.

**19. REITS/Real Estate** — Investments in real estate-related instruments may be affected by economic, legal, cultural, environmental or technological factors that affect property values, rents or occupancies related to the fund's holdings. Real estate companies, including REITs may be more volatile and less liquid. The value of investments in real estate-related companies may be affected by the quality of management.

**20. Management** — The fund is subject to the manager's judgment and methodologies which may impact performance.

# The Cost of Confidence

## Buying the Benefit

- The benefit is available only at the time you purchase VAROOM
- You and any covered spouse must be age 45-80 on the contract date to buy the benefit
- The additional annual charge differs by investment strategy and applies daily to the account value in your subaccounts:
  - The charge is 0.65% for basic allocation and 0.85% for self-style allocation
  - We reserve the right to increase the charge up to a maximum of 1.50% with prior written notice. If we increase the charge and you do not wish to accept it, you may cancel the benefit or elect to continue with a reduction in the withdrawal percentage of up to 1.00%, effective at the time of the charge increase.
- Tax advantages come solely through your contract's qualification as an IRA, meaning there is no added tax benefit or deferral from VAROOM.

## Owning the Spousal Benefit

- You cannot switch from an individual benefit to a spousal benefit or vice versa
- You cannot add or switch a spouse as a covered person
- If your marriage ends, your spouse is automatically removed as a covered person:
  - The LPA eligibility date continues to be based on the younger spouse
  - The spousal factor of 90% continues to apply to the LPA

## Ending the Benefit

- Beginning on the fifth contract anniversary, you may cancel the benefit in the first 45 days of each contract year. Charges stop and the benefit cannot be reinstated. Otherwise, the benefit ends (and cannot be reinstated) on the earliest of the following:
  - The (last) covered person dies
  - Annuity option elected on or before contract maturity at age 100
  - Account value is zero due to a nonguaranteed withdrawal
  - Benefit is assigned
  - Contract terminates

# VAROOM for the Long Haul

## Confidence Down the Road

You may own a VAROOM contract and depend on GLWB income for decades. Confidence comes from knowing that contractual promises will be fulfilled for that time. Benefit guarantees are backed by the claims-paying ability of Integrity or National Integrity. Consider the importance of high ratings for financial strength, stability and operating performance from independent rating agencies.

## *Ready...Set...VAROOM!*

*Consider a retirement  
rollover journey.*

Visit **GoVAROOM.com**

### Before You Buy

*To provide withdrawals for life, limits and conditions apply to the GLWB, including limits on how you invest and when and how much you withdraw. This brochure highlights important details of the features, restrictions, costs and operation of this optional benefit. Understand the information here and in the VAROOM prospectus before you buy.*

# 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.

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**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.**

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