# Guaranteed Lifetime Withdrawal Benefit
## Self-Style Allocation Options

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

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

### FIXED INCOME – must allocate at least 30% (GLIA) or 40% (GLIA Plus), but not more than 60%

**GLIA – 30% - 60% of Total; GLIA Plus – 40%-60% of Total**

- American Funds I.S. The Bond Fund of America
- BlackRock Total Return V.I. Fund
- Fidelity VIP Bond Index
- Fidelity VIP Investment Grade Bond
- PIMCO VIT Total Return
- Touchstone VST Bond

### CORE EQUITY – must allocate at least 40% but not more than 70% (GLIA) or 60% (GLIA Plus)

**GLIA – 40%-70% of Total; GLIA Plus – 40%-60% of Total**

- American Funds I.S. Capital Income Builder
- American Funds I.S. Growth-Income
- American Funds I.S. Managed Risk Asset Allocation Fund
- BlackRock Capital Appreciation V.I.
- BlackRock Global Allocation V.I.
- Fidelity VIP Asset Manager
- Fidelity VIP Balanced
- Fidelity VIP Contrafund®
- Fidelity VIP Equity – Income
- Fidelity VIP Growth
- Fidelity VIP Index 500
- Fidelity VIP Target Volatility Portfolio
- Fidelity VIP Total Market Index
- FT Franklin Growth and Income VIP Fund
- FT Franklin Large Cap Growth VIP Fund
- FT Franklin Mutual Shares VIP Fund
- Invesco V.I. American Value
- Invesco V.I. Comstock
- TOPS® Managed Risk Moderate Growth ETF Portfolio[1]
- Touchstone VST Balanced Fund

### NON-CORE EQUITY & INTERNATIONAL

**GLIA and GLIA Plus – 0%-20% of Total (maximum 20% Allocation)**

**Non-Core Equity**

- American Funds I.S. Growth
- Columbia VP – Select Mid Cap Value
- Columbia VP – Small Cap Value
- Deutsche Small Cap Index VIP
- Fidelity VIP Disciplined Small Cap
- Fidelity VIP Extended Market Index
- Fidelity VIP Mid Cap
- FT Franklin Small Cap Value VIP Fund
- Invesco V.I. American Franchise
- Invesco V.I. Discovery Mid Cap Growth

**International**

- American Funds I.S. Global Growth
- American Funds I.S. New World
- Fidelity VIP International Index
- Fidelity VIP Overseas
- FT Templeton Foreign VIP Fund
- FT Templeton Global Bond VIP Fund
- FT Templeton Growth VIP Fund
- Invesco V.I. EQV International Equity Fund
- Morgan Stanley VIF Emerging Markets Debt
- Morgan Stanley VIF Emerging Markets Equity

1 A series of Northern Lights Variable Trust.

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company

## ALTERNATIVE, HIGH YIELD & SHORT DURATION

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

| Alternative | High Yield |
|---|---|
| Morgan Stanley VIF U.S. Real Estate | BlackRock High Yield V.I. Fund |
| PIMCO VIT All Asset | Fidelity VIP High Income |
| PIMCO VIT CommodityRealReturn® Strategy | FT Franklin Income VIP Fund |
| PIMCO VIT International Bond Portfolio | **Short Duration** |
| PIMCO VIT Long-Term U.S. Government | 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. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance 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 Deferred Fixed and Variable 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.

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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. 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**