## 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 wsfinancialpartners.com/pdfs//IL-02-0011.pdf.**

Performance represents annualized percentage change in net assets of separate accounts, 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, based on a hypothetical $1,000 investment, 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 1.55%, annual contract maintenance fee of $30 and withdrawal charges of 8% in year one, declining 1% annually in years two through seven, 0% thereafter.

Non-standardized returns, based on a hypothetical $10,000 investment, 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).

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. Variable annuities are issued and guaranteed by Integrity Life Insurance Company (Integrity) and distributed by **Touchstone Securities, LLC.***, both of Cincinnati, OH and members of Western & Southern Financial Group, Inc. Integrity operates in DC and all states, except NY. 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 Flexible Premium Deferred Fixed and Variable Annuity contract series: INT96 Rev., Guaranteed Lifetime Withdrawal Benefit rider series: IR.19 0801, IR.20 0801, ICC14 IR.37 1410, and ICC14 IR.38 1410. ***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.***

**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 4-7 for applicable variable account options.

1. **Commodities and Precious Metals Investment Risk** Investments in commodities, commodity-linked derivatives, futures, and precious metals may experience greater volatility than traditional securities. Their value can be influenced by market movements, interest rates, inflation, industrial demand, and factors like weather, tariffs, or political developments. These investments may also be less liquid than traditional securities.The portfolio's percentage allocation to equity securities, debt securities and money market instruments could cause underperformance when compared to relevant benchmarks and other portfolios with similar investment.
2. **Convertible Securities Risk** Convertible securities are subject to the risks of both debt and equity securities, are not as sensitive to interest rate changes as similar non-convertible debt securities and generally have less potential for gain or loss than the underlying stock.
3. **Derivatives Risk** Investments in derivatives, including futures contracts, may pose risks in addition to and greater than those associated with investing directly in securities or other investments, including risks relating to leverage, imperfect correlations with underlying investments or other holdings, high price volatility, lack of availability, counterparty credit, liquidity, valuation and legal restrictions.
4. **Equity-Linked Not Risk (ELN)** May not perform as expected and could cause significant losses, including loss of the entire principal. Additional risks include imperfect correlation between the ELN and underlying equity, the lack of or limited market for the security, and the counterparties ability to meet its financial obligations.Investments in commodities, commodity-linked derivatives, futures, and precious metals may experience greater volatility than traditional securities. Their value can be influenced by market movements, interest rates, inflation, industrial demand, and factors like weather, tariffs, or political developments. These investments may also be less liquid than traditional securities.
5. **Exchange Traded Fund Risk (ETF)** May trade in the secondary market at prices above or below the value of their underlying portfolios and may not be liquid.
6. **Fund of Funds Risk** Portfolios that pursue their investment objective by investing in other funds or other investment vehicles will generally have a higher cost of investing than a portfolio that invests directly in individual securities. The principal risks of the portfolio include the principal risks of the underlying funds or investment vehicles.

* 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 |
|---|---|---|---|---|

**For the period ending 08/31/26**

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|---|---|
| **7. Hedging Risk (Futures Contracts Risk)** | There are significant differences between the securities and futures markets that could result in a given hedge to not achieve its objectives. Even a well-conceived hedge may be unsuccessful because of market behavior or interest rate trends. The portfolio's investment in hedging instruments and their resulting costs could limit gains in rising markets. |
| **8. Investing in Debt Securities** | Investing in Debt SecuritiesInvestments in derivatives, including futures contract, may pose risks in addition to and greater than those associated with investing directly in securities or other investments, including risks relating to leverage, imperfect correlations with underlying investments or other holdings, high price volatility, lack of availability, counterparty credit, liquidity, valuation and legal restrictions. |
| **9. Investing in Foreign Securities** | Investing in foreign securities and exposure to foreign or emerging markets, including American Depositary Receipts ("ADRs") and Global Depositary Receipts ("GDRs"), involves more risks than investing in U.S. securities, including greater market volatility, changes in exchange rates, political, social and economic instability, currency volatility, uncertain trading markets and more governmental limitations on foreign investment than more developed markets. The risks of investing in foreign securities are typically greater in less developed or emerging market countries. |
| **10. Investing in the U.S.** | Investments concentrated in the United States are subject to risks associated with U.S. economic, political, regulatory, and market conditions. Changes in domestic economic growth, interest rates, inflation, government policy, legislation, or other events may adversely affect investment values, market performance, or particular industries and sectors. |
| **11. Issuer Risk** | Prices and income may decline in response to various factors directly related to the issuers of such securities, including reduced demand for an issuer's goods or services, poor management performance, and strategic initiatives such as mergers, acquisitions or dispositions and the market response to any such initiatives. |
| **12. Management Risk** | Investment decisions, including those relating to investment strategies, portfolio construction, asset allocation, security selection, valuation, trading, or risk management, may not produce the intended results. Judgments regarding these decisions may prove to be incorrect or may be adversely affected by changing market conditions, economic developments, geopolitical events, regulatory changes, technological developments, or other unforeseen circumstances. As a result, investment performance may differ from expectations, and losses may occur. |
| **13. Market Risk** | The value of investments may increase or decrease, sometimes rapidly or unpredictably, due to changes in financial markets or broader economic conditions. Market risk may result from factors affecting individual issuers, industries, sectors, asset classes, geographic regions, or markets generally, including changes in interest rates, inflation, economic growth, investor sentiment, government policies, regulation, geopolitical events, public health emergencies, natural disasters, technological developments, market volatility, liquidity conditions, or other unforeseen events. These and other market conditions may adversely affect the value, liquidity, or performance of investments, regardless of the financial condition or prospects of a particular issuer. |
| **14. Preferred Securities Risk** | Preferred securities are subordinate to bonds or other debt instruments should the issuer be liquidated, impacted by interest rate changes, can be less liquid than non-preferred securities, and generally offer no voting rights with respect to the issuer. |
| **15. Pricing Risk** | If market conditions make it difficult to value some investments, the portfolio may value these investments using more subjective methods, such as fair value pricing. In such cases, the value determined for an investment could be different from the value realized upon such investment's sale. As a result, you could pay more than the market value when buying portfolio shares or receive less than the market value when selling portfolio shares. |
| **16. REIT Risk/Real Estate Risk** | Investments may be affected by economic, legal, cultural, environmental or technological factors that affect property values, rents or occupancies of real estate related to the portfolio's holdings. Shares of real estate related companies may be more volatile and less liquid. |
| **17. Rights Risk** | The failure to exercise subscription rights to purchase securities would result in the dilution of a fund's interest in the issuing company. The market for such rights is not well developed, and, accordingly, a fund may not always realize full value on the sale of rights. |
| **18. Securities Lending Risk** | Any decline in the value of a portfolio security that occurs while the security is out on loan is borne by the portfolio and will adversely affect performance. Also, there may be delays in recovery of securities loaned or even a loss of collateral should the borrower of the securities fail financially while holding the security. |
| **19. Tax Risk** | The risk that the tax treatment of derivative instruments, such as commodity-linked derivative instruments, including commodity index-linked notes, swap agreements, commodity options, futures, and options on futures, may be affected by future regulatory or legislative changes that could affect whether income from such investments is "qualifying income" under Subchapter M of the Internal Revenue Code, or otherwise affect the character, timing and/or amount of the portfolio's taxable income or gains and distributions. |
| **20. U.S Government Securities Risk** | Certain U.S. government agency securities are backed by the right of the issuer to borrow from the U.S. Treasury while others are supported only by the credit of the issuer or instrumentality. While the U.S. government is able to provide financial support to U.S. government-sponsored agencies or instrumentalities, no assurance can be given that it will always do so. |
| **21. Money Market Risk** | **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. The Fund may impose a fee upon sale of your shares. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation of any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.** |

For the period ending 8/31/26

| Pinnacle - Variable Account Options | Fund Inception Date | Current Unit Value ($) | Non-Standardized Average Annual Return (without withdrawal charges) | | | | | | Non-Standardized Average Annual Return (with withdrawal charges) | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
| American Funds I.S. Capital Income Builder (8,9,11,12,13) | 5/1/2014 | 17.699479 | 9.68% | 14.12% | 13.85% | 7.07% | 6.14% | 4.90% | 1.48% | 5.82% | 12.01% | 6.15% | 5.88% | 4.63% |
| American Funds I.S. Global Growth Fund[1] (9,11,12,13) | 4/30/1997 | 33.620272 | 15.61% | 22.82% | 17.87% | 6.18% | 11.58% | 7.56% | 7.41% | 14.52% | 16.15% | 5.20% | 11.39% | 7.41% |
| American Funds I.S. Growth Fund[1] (9,11,12,13) | 2/8/1984 | 53.658189 | 5.65% | 10.80% | 20.51% | 9.22% | 15.97% | 8.20% | -2.55% | 2.50% | 18.87% | 8.34% | 15.81% | 8.11% |
| American Funds I.S. Growth-Income Fund[1] (8,9,11,12,13) | 2/8/1984 | 38.587272 | 11.19% | 16.14% | 19.21% | 10.56% | 12.40% | 6.72% | 2.99% | 7.84% | 17.53% | 9.72% | 12.21% | 6.62% |
| American Funds I.S. Managed Risk Asset Allocation Fund[1] (3,6,7,8,9,11,12,13,20) | 9/28/2012 | 18.359092 | 6.00% | 10.39% | 11.20% | 4.08% | 5.68% | 5.60% | -2.20% | 2.09% | 9.28% | 3.06% | 5.44% | 5.38% |
| American Funds I.S. New World Fund[1] (3,8,9,11,12,13) | 6/17/1999 | 20.569018 | 14.70% | 23.79% | 16.17% | 4.64% | 8.07% | 5.85% | 6.50% | 15.49% | 14.39% | 3.61% | 7.84% | 5.68% |
| American Funds I.S. The Bond Fund of America (3,7,8,9,12,13,20) | 1/2/1996 | 10.039597 | -1.84% | -0.50% | 2.09% | -2.08% | -0.12% | 1.11% | -10.04% | -8.80% | -0.17% | -3.31% | -0.42% | 0.87% |
| BlackRock Capital Appreciation V.I. Fund[1] (10,12,13,14,17) | 4/3/2000 | 55.369608 | 12.13% | 14.06% | 19.98% | 7.34% | 14.81% | 6.19% | 3.93% | 5.76% | 18.33% | 6.39% | 14.65% | 5.88% |
| BlackRock Global Allocation V.I. Fund (1,3,6,7,8,9,10,12,13,14,16,17,19) | 11/18/2003 | 19.806028 | 7.25% | 13.15% | 12.48% | 4.07% | 6.16% | 5.58% | -0.95% | 4.85% | 10.61% | 3.05% | 5.92% | 5.40% |
| BlackRock High Yield V.I. Fund[1] (3,6,7,8,9,10,12,13,14,15,19) | 4/20/1982 | 14.941023 | 1.40% | 3.40% | 6.71% | 2.56% | 3.69% | -1.03% | -6.80% | -4.90% | 4.64% | 1.51% | 3.43% | -1.57% |
| BlackRock Total Return V.I. Fund[1] (1,2,3,7,8,9,10,12,13,14,19,20) | 4/20/1982 | 9.893415 | -1.44% | 0.13% | 2.35% | -2.15% | -0.28% | -0.76% | -9.64% | -8.17% | 0.10% | -3.39% | -0.58% | -1.15% |
| Columbia VP - Select Mid Cap Value Fund (9,11,12,13,16) | 5/3/2010 | 39.411750 | 25.54% | 29.55% | 18.32% | 10.67% | 10.51% | 9.93% | 17.34% | 21.25% | 16.61% | 9.85% | 10.29% | 9.76% |
| Columbia VP - Small Cap Value Discovery Fund (9,11,12,13,16) | 6/1/2000 | 57.129777 | 18.74% | 25.47% | 15.63% | 9.38% | 9.91% | 8.86% | 10.54% | 17.17% | 13.84% | 8.52% | 9.68% | 8.74% |
| DWS Small Cap Index VIP Fund[1] (3,8,12,13,18) | 8/22/1997 | 31.199279 | 18.33% | 23.88% | 15.06% | 4.64% | 8.25% | 5.87% | 10.13% | 15.58% | 13.26% | 3.62% | 8.02% | 5.67% |
| Fidelity VIP Asset Manager 50% Portfolio[SM] (5,8,9,11,12) | 9/6/1989 | 23.459724 | 8.24% | 12.88% | 10.79% | 3.87% | 5.84% | 3.28% | 0.04% | 4.58% | 8.86% | 2.85% | 5.59% | 3.07% |
| Fidelity VIP Balanced Portfolio (8,9,11,12) | 1/3/1995 | 36.024864 | 10.04% | 15.92% | 14.18% | 6.95% | 9.65% | 5.58% | 1.84% | 7.62% | 12.36% | 6.03% | 9.44% | 5.39% |
| Fidelity VIP Bond Index Portfolio (8,9,11,12) | 4/19/2018 | 9.378701 | -1.42% | -0.07% | 2.08% | -2.22% | N/A | -0.13% | -9.62% | -8.37% | -0.18% | -3.46% | N/A | -0.43% |
| Fidelity VIP Contrafund Portfolio®(9,11,12) | 1/3/1995 | 55.797650 | 8.01% | 13.48% | 21.69% | 10.70% | 14.11% | 9.35% | -0.19% | 5.18% | 20.09% | 9.86% | 13.93% | 9.24% |
| Fidelity VIP Disciplined Small Cap Portfolio (11,12,13) | 12/27/2005 | 37.591199 | 23.83% | 31.44% | 20.45% | 9.38% | 10.24% | 7.58% | 15.63% | 23.14% | 18.79% | 8.50% | 10.01% | 7.37% |
| Fidelity VIP Equity-Income Portfolio (3,8,9,11,12) | 10/9/1986 | 30.459407 | 12.97% | 18.77% | 16.18% | 9.34% | 9.93% | 5.27% | 4.77% | 10.47% | 14.41% | 8.49% | 9.71% | 5.10% |
| Fidelity VIP Extended Market Index Portfolio (11,12,13) | 4/17/2018 | 19.030509 | 17.40% | 21.32% | 15.01% | 5.86% | N/A | 8.35% | 9.20% | 13.02% | 13.20% | 4.89% | N/A | 8.09% |
| Fidelity VIP Freedom 2010 Portfolio (6,8,9,11,12,20) | 4/26/2005 | 18.331547 | 3.31% | 5.36% | 6.36% | 1.09% | 3.72% | 3.81% | -4.89% | -2.94% | 4.27% | -0.02% | 3.46% | 3.59% |
| Fidelity VIP Freedom 2015 Portfolio (6,8,9,11,12,20) | 4/26/2005 | 19.910090 | 4.03% | 6.37% | 7.56% | 1.76% | 4.63% | 4.38% | -4.17% | -1.93% | 5.52% | 0.67% | 4.38% | 4.17% |
| Fidelity VIP Freedom 2020 Portfolio (6,8,9,11,12,20) | 4/26/2005 | 21.167879 | 4.90% | 7.69% | 8.84% | 2.46% | 5.48% | 4.81% | -3.30% | -0.61% | 6.85% | 1.39% | 5.24% | 4.61% |
| Fidelity VIP Freedom 2025 Portfolio (6,8,9,11,12,20) | 4/26/2005 | 23.528695 | 5.93% | 9.05% | 9.97% | 3.10% | 6.22% | 5.41% | -2.27% | 0.75% | 8.02% | 2.06% | 5.99% | 5.21% |
| Fidelity VIP Freedom 2030 Portfolio (6,8,9,11,12,20) | 4/26/2005 | 24.798661 | 6.78% | 10.22% | 10.97% | 3.72% | 7.17% | 5.79% | -1.42% | 1.92% | 9.05% | 2.70% | 6.95% | 5.59% |
| Fidelity VIP Freedom 2035 Portfolio (6,8,9,11,12,20) | 4/8/2009 | 10.260895 | 2.19% | 3.84% | 6.05% | -1.12% | 3.17% | 5.03% | -6.01% | -4.46% | 3.96% | -2.34% | 2.91% | 4.85% |
| Fidelity VIP Freedom 2040 Portfolio (6,8,9,11,12,20) | 4/8/2009 | 10.342340 | 2.86% | 5.43% | 7.56% | -0.49% | 3.67% | 5.00% | -5.34% | -2.87% | 5.52% | -1.68% | 3.41% | 4.82% |
| Fidelity VIP Freedom 2045 Portfolio (6,8,9,11,12,20) | 4/8/2009 | 10.399709 | 3.50% | 6.61% | 8.51% | 0.05% | 4.07% | 5.22% | -4.70% | -1.69% | 6.51% | -1.12% | 3.81% | 5.03% |
| Fidelity VIP Government Money Market Portfolio (8,11,20,21) | 4/1/1982 | 10.478373 | 1.28% | 2.08% | 2.82% | 1.97% | 0.67% | -1.05% | -6.92% | -6.22% | 0.59% | 0.91% | 0.36% | -1.52% |
| Fidelity VIP Growth Portfolio (9,11,12) | 10/9/1986 | 72.078971 | 9.99% | 14.65% | 19.25% | 9.84% | 16.34% | 7.83% | 1.80% | 6.35% | 17.58% | 8.99% | 16.18% | 7.70% |
| Fidelity VIP High Income Portfolio (9,11,12) | 9/19/1985 | 18.693058 | 2.19% | 4.62% | 7.49% | 2.28% | 2.90% | 0.63% | -6.01% | -3.68% | 5.44% | 1.22% | 2.62% | 0.24% |
| Fidelity VIP Index 500 Portfolio (9,11,12) | 8/27/1992 | 50.632685 | 11.72% | 18.11% | 18.76% | 10.66% | 13.19% | 8.54% | 3.52% | 9.81% | 17.07% | 9.83% | 13.00% | 8.43% |
| Fidelity VIP International Index Portfolio (9,11,12,20) | 4/17/2018 | 18.014548 | 16.08% | 25.43% | 18.30% | 7.60% | N/A | 6.59% | 7.88% | 17.13% | 16.58% | 6.67% | N/A | 6.29% |
| Fidelity VIP Investment Grade Bond Portfolio (8,9,11,12) | 12/5/1988 | 13.398606 | -1.35% | -0.10% | 2.37% | -1.81% | 0.13% | 1.29% | -9.55% | -8.40% | 0.13% | -3.03% | -0.17% | 1.04% |
| Fidelity VIP Mid Cap Portfolio (9,11,12,13) | 12/28/1998 | 39.660321 | 20.46% | 26.70% | 17.14% | 8.56% | 10.02% | 7.81% | 12.26% | 18.40% | 15.40% | 7.67% | 9.80% | 7.65% |
| Fidelity VIP Overseas Portfolio (9,11,12) | 1/28/1987 | 16.973663 | 5.72% | 7.09% | 11.37% | 2.62% | 6.91% | 3.10% | -2.48% | -1.21% | 9.47% | 1.54% | 6.68% | 2.89% |
| Fidelity VIP Total Market Index Portfolio (11,12,18) | 4/17/2018 | 24.144344 | 12.10% | 18.07% | 18.46% | 9.81% | N/A | 12.33% | 3.90% | 9.77% | 16.76% | 8.95% | N/A | 12.10% |

**For the period ending 8/31/26**

| | | | Non-Standardized Average Annual Return (without withdrawal charges) | | | | | | Non-Standardized Average Annual Return (with withdrawal charges) | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Pinnacle** - Variable Account Options | Fund Inception Date | Current Unit Value ($) | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
| FT Franklin Growth & Income VIP Fund[1] (2,4,8,9,12,13,16) | 1/24/1989 | 33.236244 | 13.35% | 17.38% | 15.84% | 9.32% | 10.09% | 6.05% | 5.15% | 9.08% | 14.06% | 8.46% | 9.87% | 5.91% |
| FT Franklin Income VIP Fund[1] (2,3,4,8,9,12,13) | 1/24/1989 | 21.592767 | 7.70% | 11.31% | 9.51% | 5.34% | 5.59% | 4.89% | -0.50% | 3.01% | 7.53% | 4.39% | 5.34% | 4.76% |
| FT Franklin Large Cap Growth VIP Fund[1] (9,12,13) | 5/1/1996 | 40.899520 | 5.12% | 5.32% | 14.10% | 3.16% | 11.91% | 7.26% | -3.08% | -2.98% | 12.29% | 2.09% | 11.74% | 7.12% |
| FT Franklin Mutual Shares VIP Fund[1] (3,12,13) | 11/8/1996 | 21.026950 | 9.91% | 12.20% | 12.00% | 6.15% | 6.06% | 5.35% | 1.71% | 3.90% | 10.11% | 5.21% | 5.80% | 5.19% |
| FT Franklin Small Cap Value VIP Fund (9,12,13,16) | 1/6/1999 | 32.755051 | 19.92% | 21.20% | 13.83% | 7.04% | 8.38% | 7.82% | 11.72% | 12.90% | 11.99% | 6.11% | 8.15% | 7.68% |
| FT Templeton Foreign VIP Fund[1] (3,9,12,13) | 5/1/1992 | 14.997521 | 13.30% | 21.14% | 14.03% | 7.95% | 5.12% | 4.10% | 5.10% | 12.84% | 12.19% | 7.04% | 4.83% | 3.95% |
| FT Templeton Global Bond VIP Fund[1] (3,8,9,12,13) | 1/24/1989 | 8.018251 | 3.60% | 5.05% | 2.49% | -1.03% | -1.06% | 2.01% | -4.60% | -3.25% | 0.24% | -2.22% | -1.38% | 1.84% |
| FT Templeton Growth VIP Fund[1] (3,9,12,13) | 3/15/1994 | 16.198465 | 4.82% | 11.01% | 12.16% | 6.05% | 5.62% | 4.04% | -3.38% | 2.71% | 10.27% | 5.10% | 5.37% | 3.87% |
| Guggenheim VT Global Managed Futures Strategy Fund (1,3,6,7,8,9,12,13,19) | 11/7/2008 | 7.652486 | 8.80% | 15.07% | 2.84% | 3.33% | 1.68% | -1.41% | 0.60% | 6.77% | 0.59% | 2.32% | 1.38% | -1.85% |
| Guggenheim VT Multi-Hedge Strategies Fund (1,3,6,7,8,9,12,13,16,19) | 11/29/2005 | 9.536100 | 7.37% | 8.18% | 0.05% | -0.49% | 0.92% | -0.07% | -0.83% | -0.12% | -2.31% | -1.64% | 0.63% | -0.41% |
| Invesco V.I. American Franchise Fund[1] (9,12,13) | 7/3/1995 | 55.702436 | 4.07% | 5.48% | 17.20% | 6.53% | 13.17% | 8.91% | -4.13% | -2.82% | 15.48% | 5.58% | 13.00% | 8.80% |
| Invesco V.I. American Value Fund[1] (3,9,12,13,16) | 1/2/1997 | 46.247742 | 19.36% | 32.31% | 24.58% | 15.74% | 11.48% | 8.47% | 11.16% | 24.01% | 23.02% | 15.01% | 11.24% | 8.35% |
| Invesco V.I. Comstock Fund[1] (3,9,12,13,16) | 4/30/1999 | 35.427077 | 13.05% | 18.61% | 15.91% | 11.14% | 10.73% | 6.57% | 4.85% | 10.31% | 14.13% | 10.34% | 10.52% | 6.37% |
| Invesco V.I. Discovery Mid Cap Growth Fund (9,12,13) | 10/16/2000 | 18.559250 | 13.33% | 13.86% | 13.66% | 1.34% | 8.96% | 2.24% | 5.13% | 5.56% | 11.82% | 0.20% | 8.75% | 1.74% |
| Invesco V.I. International Growth Fund[1] (3,9,12,13,14) | 5/5/1993 | 17.666136 | 9.93% | 14.49% | 9.99% | 2.75% | 5.13% | 4.87% | 1.73% | 6.19% | 8.03% | 1.68% | 4.88% | 4.73% |
| Morgan Stanley VIF Emerging Markets Debt Portfolio[1] (3,8,9,12) | 6/16/1997 | 17.385272 | 3.81% | 9.62% | 11.26% | 1.88% | 1.92% | 1.45% | -4.39% | 1.32% | 9.34% | 0.77% | 1.62% | 1.13% |
| Morgan Stanley VIF Emerging Markets Equity Portfolio[1] (3,9,12,13) | 10/1/1996 | 17.059049 | 25.47% | 43.24% | 22.76% | 6.07% | 6.68% | 4.00% | 17.27% | 34.94% | 21.14% | 5.04% | 6.41% | 3.75% |
| PIMCO VIT All Asset Portfolio (1,2,3,6,8,9,12,13,16,19) | 4/30/2004 | 19.405559 | 9.26% | 13.32% | 9.02% | 3.08% | 4.85% | 4.08% | 1.06% | 5.02% | 7.03% | 2.03% | 4.59% | 3.88% |
| PIMCO VIT CommodityRealReturn™ Strategy Portfolio (1,3,6,8,9,11,12,13,19) | 2/28/2006 | 7.796586 | 29.17% | 37.57% | 13.68% | 9.14% | 6.79% | 0.33% | 20.97% | 29.27% | 11.80% | 8.28% | 6.51% | -0.10% |
| PIMCO VIT International Bond Portfolio[1] (3,8,9,11,12,13) | 2/26/1999 | 10.829667 | -1.75% | -0.86% | 2.85% | -0.65% | 0.43% | 0.72% | -9.95% | -9.16% | 0.62% | -1.82% | 0.13% | 0.42% |
| PIMCO VIT Long-Term U.S. Government Portfolio[1] (3,8,11,12,13) | 4/30/1999 | 8.137221 | -3.99% | -1.78% | -1.28% | -8.04% | -3.36% | 1.51% | -12.19% | -10.08% | -3.69% | -9.61% | -3.70% | 1.31% |
| PIMCO VIT Low Duration Portfolio (3,8,9,11,12,13) | 3/31/2006 | 11.145870 | -0.58% | 0.38% | 2.74% | 0.02% | 0.05% | 0.96% | -8.78% | -7.92% | 0.51% | -1.12% | -0.26% | 0.70% |
| PIMCO VIT Real Return Portfolio (3,8,9,11,12,13) | 2/28/2006 | 12.902649 | -0.91% | -0.88% | 2.53% | -1.22% | 0.88% | 1.68% | -9.11% | -9.18% | 0.29% | -2.42% | 0.59% | 1.43% |
| PIMCO VIT Total Return Portfolio (2,3,8,9,11,12,13) | 2/28/2006 | 13.704573 | -1.19% | 1.10% | 3.41% | -1.58% | 0.17% | 2.00% | -9.39% | -7.20% | 1.21% | -2.79% | -0.14% | 1.77% |
| TOPS® Managed Risk Moderate ETF Portfolio[1,2] (3,8,9,12,13,14,16) | 6/9/2011 | 15.660428 | 8.66% | 12.72% | 8.98% | 3.01% | 4.50% | 3.65% | 0.46% | 4.42% | 6.98% | 1.96% | 4.24% | 3.40% |
| Touchstone VST Balanced Fund[1] (3,7,8,9,12,13,14) | 8/1/2003 | 13.745765 | 5.53% | 9.72% | 11.51% | 5.18% | 8.20% | 6.85% | -2.67% | 1.42% | 9.60% | 4.20% | 7.98% | 6.68% |
| Touchstone VST Bond Fund[1] (3,8,9,12,13) | 8/1/2003 | 9.798342 | -1.83% | -0.27% | 2.48% | -1.95% | -0.29% | 1.12% | -10.03% | -8.57% | 0.24% | -3.18% | -0.60% | 0.88% |
| Touchstone VST Common Stock Fund[1] (9,12,13) | 11/30/2000 | 25.101460 | 9.51% | 15.04% | 16.59% | 9.11% | 10.89% | 6.92% | 1.31% | 6.74% | 14.84% | 8.23% | 10.67% | 6.71% |

The figures shown are calculated based on a hypothetical $10,000 investment and reflect the deduction of all applicable fees and charges. The section marked Non-Standardized Average Annual Return (without withdrawal charges) does not include 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 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.

[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 charge on the share class we offer.

[2] A series of Northern Lights Variable Trust

**Standardized Average Annual Return** **For the period ending 6/30/26**

| **Pinnacle** - Variable Account Options | 7 Day Yield (%) | Variable Acct Incept Date† | YTD (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
|---|---|---|---|---|---|---|---|---|
| American Funds I.S. Capital Income Builder (8,9,11,12,13) | | 4/24/2015 | -2.59% | 2.69% | 8.10% | 2.94% | 2.98% | 1.80% |
| American Funds I.S. Global Growth Fund (9,11,12,13) | | 12/13/2013 | 11.57% | 20.23% | 15.23% | 4.08% | 10.74% | 8.29% |
| American Funds I.S. Growth Fund (9,11,12,13) | | 12/13/2013 | -3.67% | 3.48% | 17.17% | 6.24% | 14.76% | 12.48% |
| American Funds I.S. Growth-Income Fund (8,9,11,12,13) | | 12/13/2013 | 0.30% | 7.94% | 15.12% | 7.60% | 10.59% | 9.13% |
| American Funds I.S. Managed Risk Asset Allocation Fund (3,6,7,8,9,11,12,13,20) | | 12/13/2013 | -3.03% | 1.64% | 6.98% | 0.48% | 3.21% | 2.15% |
| American Funds I.S. New World Fund (3,8,9,11,12,13) | | 12/13/2013 | 5.96% | 16.07% | 11.67% | 0.04% | 6.25% | 2.91% |
| American Funds I.S. The Bond Fund of America (3,7,8,9,12,13,20) | | 5/2/2016 | -9.99% | -9.44% | -2.90% | -6.28% | -3.49% | -3.25% |
| BlackRock Capital Appreciation V.I. Fund (10,12,13,14,17) | | 5/2/2011 | 3.28% | 5.40% | 17.34% | 4.76% | 13.77% | 9.99% |
| BlackRock Global Allocation V.I. Fund (1,3,6,7,8,9,10,12,13,14,16,17,19) | | 5/2/2011 | -2.15% | 3.80% | 7.72% | -0.04% | 3.80% | 1.59% |
| BlackRock High Yield V.I. Fund (3,6,7,8,9,10,12,13,14,15,19) | | 5/2/2016 | -8.60% | -6.65% | 2.25% | -1.63% | 1.13% | 1.15% |
| BlackRock Total Return V.I. Fund (1,2,3,7,8,9,10,12,13,14,19,20) | | 5/2/2016 | -9.66% | -8.64% | -2.71% | -6.44% | -3.70% | -3.45% |
| Columbia VP - Select Mid Cap Value Fund (9,11,12,13,16) | | 4/29/2011 | 13.87% | 24.47% | 12.82% | 6.77% | 8.18% | 7.07% |
| Columbia VP - Small Cap Value Discovery Fund (9,11,12,13,16) | | 5/1/2009 | 8.89% | 26.47% | 12.55% | 5.22% | 8.65% | 9.12% |
| DWS Small Cap Index VIP Fund (3,8,12,13,18) | | 5/7/2002 | 11.75% | 27.00% | 11.65% | 0.16% | 6.93% | 4.20% |
| Fidelity VIP Asset Manager 50% Portfolio[SM] (5,8,9,11,12) | | 5/3/2004 | -1.27% | 4.21% | 6.07% | 0.14% | 3.45% | 1.77% |
| Fidelity VIP Balanced Portfolio (8,9,11,12) | | 4/21/2003 | 0.06% | 7.81% | 9.93% | 3.56% | 7.65% | 4.85% |
| Fidelity VIP Bond Index Portfolio (8,9,11,12) | | 7/10/2019 | -9.73% | -9.20% | -2.97% | -6.49% | N/A | -4.52% |
| Fidelity VIP Contrafund Portfolio®(9,11,12) | | 7/20/2001 | 0.35% | 8.56% | 19.69% | 9.09% | 12.80% | 7.29% |
| Fidelity VIP Disciplined Small Cap Portfolio (11,12,13) | | 5/1/2007 | 18.12% | 38.98% | 18.21% | 5.58% | 8.83% | 4.24% |
| Fidelity VIP Equity-Income Portfolio (3,8,9,11,12) | | 7/30/2001 | -0.02% | 8.19% | 10.90% | 5.69% | 7.74% | 2.59% |
| Fidelity VIP Extended Market Index Portfolio (11,12,13) | | 7/10/2019 | 9.73% | 20.80% | 11.36% | 1.97% | N/A | 7.09% |
| Fidelity VIP Freedom 2010 Portfolio (6,8,9,11,12,20) | | 5/1/2007 | -5.22% | -3.60% | 1.62% | -2.77% | 1.29% | 0.16% |
| Fidelity VIP Freedom 2015 Portfolio (6,8,9,11,12,20) | | 5/1/2007 | -4.38% | -2.15% | 2.94% | -1.97% | 2.37% | 0.65% |
| Fidelity VIP Freedom 2020 Portfolio (6,8,9,11,12,20) | | 5/1/2007 | -3.50% | -0.69% | 4.32% | -1.18% | 3.35% | 0.94% |
| Fidelity VIP Freedom 2025 Portfolio (6,8,9,11,12,20) | | 5/1/2007 | -2.48% | 0.87% | 5.51% | -0.44% | 4.19% | 1.63% |
| Fidelity VIP Freedom 2030 Portfolio (6,8,9,11,12,20) | | 5/1/2007 | -1.65% | 2.20% | 6.56% | 0.26% | 5.32% | 1.84% |
| Fidelity VIP Freedom 2035 Portfolio (6,8,9,11,12,20) | | 4/30/2026 | N/A | N/A | N/A | N/A | N/A | -4.92% |
| Fidelity VIP Freedom 2040 Portfolio (6,8,9,11,12,20) | | 4/30/2026 | N/A | N/A | N/A | N/A | N/A | -4.19% |
| Fidelity VIP Freedom 2045 Portfolio (6,8,9,11,12,20) | | 4/30/2026 | N/A | N/A | N/A | N/A | N/A | -3.74% |
| Fidelity VIP Government Money Market Portfolio (8,11,20,21) | 1.91% | 4/24/2015 | -8.53% | -8.82% | -2.12% | -2.14% | -2.93% | -3.30% |
| Fidelity VIP Growth Portfolio (9,11,12) | | 7/30/2001 | 2.87% | 9.61% | 17.28% | 7.99% | 15.48% | 4.82% |
| Fidelity VIP High Income Portfolio (9,11,12) | | 4/21/2003 | -7.25% | -4.58% | 2.95% | -1.83% | 0.36% | 1.34% |
| Fidelity VIP Index 500 Portfolio (9,11,12) | | 5/1/2007 | -0.31% | 9.03% | 14.24% | 7.72% | 11.27% | 6.00% |
| Fidelity VIP International Index Portfolio (9,11,12,20) | | 7/10/2019 | 4.27% | 15.26% | 12.76% | 3.05% | N/A | 5.38% |
| Fidelity VIP Investment Grade Bond Portfolio (8,9,11,12) | | 5/3/2004 | -9.57% | -9.16% | -2.59% | -5.97% | -3.08% | -1.74% |
| Fidelity VIP Mid Cap Portfolio (9,11,12,13) | | 7/20/2001 | 18.14% | 28.58% | 15.19% | 6.65% | 8.90% | 7.35% |
| Fidelity VIP Overseas Portfolio (9,11,12) | | 5/3/2004 | -2.37% | -4.49% | 6.27% | 0.13% | 5.12% | 2.08% |
| Fidelity VIP Total Market Index Portfolio (11,12,18) | | 7/10/2019 | 0.53% | 9.81% | 14.08% | 6.67% | N/A | 10.70% |

**Standardized Average Annual Return** **For the period ending 6/30/26**

| **Pinnacle** - Variable Account Options | 7 Day Yield (%) | Variable Acct Incept Date† | YTD (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
|---|---|---|---|---|---|---|---|---|
| FT Franklin Growth & Income VIP Fund (2,4,8,9,12,13,16) | | 1/7/2003 | -1.07% | 7.54% | 10.24% | 5.69% | 7.57% | 2.75% |
| FT Franklin Income VIP Fund (2,3,4,8,9,12,13) | | 1/7/2003 | -4.14% | 0.82% | 3.96% | 1.23% | 2.96% | 1.35% |
| FT Franklin Large Cap Growth VIP Fund (9,12,13) | | 1/7/2003 | -1.41% | -1.82% | 12.00% | 0.64% | 10.98% | 4.98% |
| FT Franklin Mutual Shares VIP Fund (3,12,13) | | 1/7/2003 | -5.88% | -2.84% | 5.47% | 1.15% | 3.11% | 2.78% |
| FT Franklin Small Cap Value VIP Fund (9,12,13,16) | | 5/1/2007 | 10.75% | 19.28% | 9.62% | 3.37% | 6.55% | 3.53% |
| FT Templeton Foreign VIP Fund (3,9,12,13) | | 1/7/2003 | 4.65% | 12.69% | 10.10% | 3.70% | 2.83% | -0.02% |
| FT Templeton Global Bond VIP Fund[1] (3,8,9,12,13) | | 5/1/2013 | -8.11% | -7.99% | -4.05% | -6.08% | -5.11% | -6.29% |
| FT Templeton Growth VIP Fund (3,9,12,13) | | 1/7/2003 | -5.81% | 0.96% | 7.39% | 1.75% | 3.49% | 0.07% |
| Guggenheim VT Global Managed Futures Strategy Fund (1,3,6,7,8,9,12,13,19) | | 11/24/2008 | -5.07% | 0.78% | -3.55% | -1.52% | -2.34% | -9.14% |
| Guggenheim VT Multi-Hedge Strategies Fund (1,3,6,7,8,9,12,13,16,19) | | 2/25/2008 | -3.75% | -2.97% | -4.74% | -5.36% | -2.62% | -5.69% |
| Invesco V.I. American Franchise Fund (9,12,13) | | 1/7/2003 | -0.44% | 3.06% | 15.79% | 3.92% | 12.51% | 7.46% |
| Invesco V.I. American Value Fund (3,9,12,13,16) | | 5/1/2008 | 13.94% | 31.85% | 24.30% | 13.30% | 9.92% | 6.27% |
| Invesco V.I. Comstock Fund (3,9,12,13,16) | | 1/7/2003 | 0.65% | 8.10% | 11.12% | 7.49% | 8.87% | 5.73% |
| Invesco V.I. Discovery Mid Cap Growth Fund (9,12,13) | | 4/28/2020 | 17.25% | 15.75% | 13.00% | 0.79% | N/A | 9.90% |
| Invesco V.I. International Growth Fund[1] (3,9,12,13,14) | | 5/2/2011 | 0.45% | 2.74% | 3.95% | -1.72% | 2.71% | 0.66% |
| Morgan Stanley VIF Emerging Markets Debt Portfolio (3,8,9,12) | | 7/30/2001 | -5.24% | 2.14% | 6.79% | -2.34% | -1.09% | 0.66% |
| Morgan Stanley VIF Emerging Markets Equity Portfolio (3,9,12,13) | | 1/7/2003 | 20.89% | 39.84% | 19.38% | 1.90% | 4.89% | 6.65% |
| PIMCO VIT All Asset Portfolio (1,2,3,6,8,9,12,13,16,19) | | 2/25/2008 | -1.84% | 3.47% | 3.71% | -1.26% | 2.11% | 0.46% |
| PIMCO VIT CommodityRealReturn™ Strategy Portfolio (1,3,6,8,9,11,12,13,19) | | 2/25/2008 | 3.30% | 13.11% | 5.79% | 3.07% | 1.19% | -100.00% |
| PIMCO VIT International Bond Portfolio (3,8,9,11,12,13) | | 5/2/2016 | -9.65% | -10.12% | -1.44% | -4.60% | -2.70% | -2.36% |
| PIMCO VIT Long-Term U.S. Government Portfolio (3,8,11,12,13) | | 5/1/2013 | -9.88% | -9.62% | -7.30% | -12.37% | -7.01% | -5.14% |
| PIMCO VIT Low Duration Portfolio (3,8,9,11,12,13) | | 2/25/2008 | -9.90% | -9.74% | -1.92% | -4.28% | -3.54% | -3.15% |
| PIMCO VIT Real Return Portfolio (3,8,9,11,12,13) | | 2/25/2008 | -9.35% | -9.15% | -2.48% | -5.01% | -2.34% | -1.88% |
| PIMCO VIT Total Return Portfolio (2,3,8,9,11,12,13) | | 2/25/2008 | -9.35% | -7.54% | -1.34% | -5.81% | -3.13% | -1.16% |
| TOPS® Managed Risk Moderate ETF Portfolio (3,8,9,12,13,14,16) | | 5/1/2013 | -1.58% | 4.24% | 4.01% | -1.09% | 1.81% | 0.34% |
| Touchstone VST Balanced Fund (3,7,8,9,12,13,14) | | 4/13/2021 | -7.74% | -1.95% | 5.66% | 1.26% | N/A | 1.90% |
| Touchstone VST Bond Fund (3,8,9,12,13) | | 7/10/2019 | -9.80% | -9.07% | -2.21% | -6.17% | N/A | -3.74% |
| Touchstone VST Common Stock Fund (9,12,13) | | 7/10/2019 | -7.31% | 1.01% | 9.88% | 5.09% | N/A | 10.63% |

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 pages 1 - 3 for descriptions of the Variable Account Inception Date† and the Investment Risks (1–50) noted above.