



**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/NI-02-0007.pdf](https://wsfinancialpartners.com/pdfs/NI-02-0007.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 7% 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. National Integrity variable annuities are issued and guaranteed by National Integrity Life Insurance Company, Greewich, NY and distributed by **Touchstone Securities, Inc.\***, Cincinnati, OH. Both companies are members of Western & Southern Financial Group. National Integrity operates in 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: NIL 07-07 and NIL 07-07 NY Cert., Guaranteed Lifetime Withdrawal Benefit rider series: 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 and NR.38 1410 NY Cert. **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](https://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. **Allocation Risk** 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 objectives. Large positions in cash/cash equivalents may cause the portfolio to not participate in market appreciation and it may not achieve its investment goal.
2. **Asset Class Risk** Securities and other assets in the Underlying Index or in the portfolio may underperform in comparison to the general financial markets, a particular financial market or other asset classes.
3. **Blend Style Investing Risk** A blend strategy results in investments in both growth and value stocks, or in stocks with characteristics of both. Growth stock prices reflect projections of future earnings or revenues and can fall dramatically if the company fails to meet those projections. With respect to value stocks, if other investors fail to recognize the company's value, or favor investing in faster-growing companies, value stocks may not increase in value as anticipated by the portfolio's investment manager or may decline.
4. **Call Risk** An issuer may exercise its right to redeem a fixed income security earlier than expected causing the portfolio to not recoup the full amount of its initial investment or be forced to reinvest in securities with lower yields or creditworthiness.
5. **Collateralized Loan Obligations Risk (CLO)** Risk of substantial losses due to collateral defaults, market anticipation of defaults, the disappearance of subordinate tranches, and actual defaults by underlying borrowers which will be greater during periods of economic or financial stress.
6. **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.
7. **Credit Risk (Counterparty Risk)** The portfolio could lose money if the issuer or guarantor of a fixed income security, or the counterparty to a derivative contract, is unable or unwilling to meet its financial obligations. Changes in an issuer's financial strength or in a security's credit rating may affect a security's value.
8. **Currency Risk** 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, receive revenues in, or in derivatives that provide exposure to, foreign currencies. The portfolio also may incur transaction costs due to conversions between various currencies.

\* A registered broker-dealer and member FINRA/SIPC.

|                          |                      |                       |                              |   |
|--------------------------|----------------------|-----------------------|------------------------------|---|
| <b>No bank guarantee</b> | <b>Not a deposit</b> | <b>May lose value</b> | <b>Not FDIC/NCUA insured</b> | <b>Not insured by any federal government agency</b> |
|--------------------------|----------------------|-----------------------|------------------------------|---|

**Investment Risks – Continued****For the period ending 08/31/23**

- 9. Debt Securities Risk** The prices of, and the income generated by, bonds and other debt securities may be affected by changing interest rates and by changes in the effective maturities and credit ratings of these securities. Debt securities (including Municipal Bonds) may be affected significantly by the economic, regulatory or political developments affecting the ability of issuers to pay interest or repay principal. The value, interest rates, and liquidity of non-cash paying instruments, such as zero coupon and pay-in-kind securities, are subject to greater fluctuation than other types of securities.
- 10. Derivatives Risk** Investments in derivatives 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.
- 11. Equity-Linked Note 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.
- 12. European Union Risk** There are risks relating to ongoing concerns regarding the economies of certain European countries and their sovereign debt, as well as the potential for one or more countries to leave the European Union. In June 2016, the United Kingdom held a referendum resulting in a vote in favor of the United Kingdom leaving the European Union. These circumstances and potential future developments could have a negative effect on the United Kingdom's and other European countries' economies and may result in greater volatility in global financial and currency markets.
- 13. Exchange-Traded Fund Risk (ETF)** May trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid.
- 14. Foreign Securities and Emerging Markets Risk** 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.
- 15. Fund of Funds Risk** Portfolios that pursue their investment objective by investing in other funds 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.
- 16. Geographic Focus/ Exposure Risk** Social, political, and economic conditions and changes in regulatory, tax or economic policy in a country or region could significantly affect the market in that country or region.
- 17. Growth Style Investing Risk** Growth companies tend to be priced higher in relation to their companies' earnings and may be more sensitive to market, political and economic developments than other stocks, making their prices more volatile.
- 18. 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.
- 19. High Yield Securities Risk** Below investment grade and unrated high risk debt securities (commonly known as "high yield" or "junk bonds") presents additional risk. These securities may be less liquid and present greater credit risk than investment grade bonds. High yield securities are subject to greater volatility due to issuer-specific operating results and to adverse economic and competitive industry conditions.
- 20. Income Investing Risk** Income may be reduced when interest rates fall or by changes at the companies in which the portfolio invests.
- 21. Indexing Risk** The performance of the portfolio and its index will vary due to factors such as fees and expenses, transaction costs, sample selection, imperfect correlations, regulatory restrictions, and timing differences associated with additions to and deletions from its index.
- 22. Interest Rate Risk** Fixed income investments are impacted by interest rate changes. During periods of falling interest rates, the values of fixed income securities generally rise. During periods of rising interest rates, the values of such securities generally decline. Volatile or interest rates that fall below zero may have unpredictable effects on the fund.
- 23. 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.
- 24. Large-Cap Securities Risk** Larger, more established companies may be unable to respond quickly to new competitive challenges and may not be able to attain the high growth rate of smaller companies, especially during extended periods of economic expansion.
- 25. Leveraging Risk (Borrowing Risk)** Increases market exposure, magnifies investment risks, and causes losses to be realized more quickly. Expenses are increased due to interest and other fees which may reduce returns.
- 26. Liquidity Risk** Certain holdings may be deemed less liquid or illiquid because they cannot be readily sold without significantly impacting the value of the holdings. Market prices for less liquid or illiquid holdings are volatile, making the holdings difficult to value, possibly delaying settlement, and having an adverse impact on the market price of such holdings when traded.
- 27. Management Risk** The investment adviser may not produce the desired results. This could cause the portfolio to lose value.
- 28. Market Risk** Markets are volatile and can decline significantly in response to issuer, market, economic, industry, political, regulatory, geopolitical, public health events, and other conditions. Portfolio shares at any point in time may be worth less than what you invested.
- 29. Merger Arbitrage Securities & Distressed Companies Risk** A merger or restructuring, or a tender or exchange offer, proposed or pending at the time the portfolio invests in merger arbitrage securities may not be completed on the terms or within the time frame contemplated, which may result in losses. Debt obligations of distressed companies typically are unrated, lower-rated, in default or close to default, and are generally more likely to become worthless than the securities of more financially stable companies.
- 30. Mid-Cap Securities Risk** Securities may experience more price volatility and lower trading volumes than stocks of larger, more established companies.

Investment Risks – *Continued*

For the period ending 08/31/23

31. **Mortgage & Asset-Backed Securities Risk** Mortgage-backed and asset-backed securities are subject to changes in the payment patterns of borrowers of the underlying debt. When interest rates fall, borrowers are more likely to refinance or prepay their debt before its stated maturity (Prepayment Risk). This may result in the portfolio having to reinvest the proceeds in lower yielding securities, effectively reducing the portfolio's income. Conversely, if interest rates rise and borrowers repay their debt slower than expected, the time in which the mortgage backed and other asset-backed securities are paid off could be extended (Extension Risk).
32. **Non-Diversification Risk** Poor performance by a single large holding could adversely impact the portfolio's investment results more than if the portfolio were invested in a larger number of issuers.
33. **Operational & Technology Risk** Cyber-attacks, disruptions, or failures that affect the service providers or counterparties, issuers of securities held by the portfolio, or other market participants (including exchanges) may adversely affect the portfolio, including losses for or impaired operations.
34. **Passive Management Risk** Attempts to track the performance of an unmanaged index. The performance could be lower than actively managed portfolios and there is no assurance that the portfolio will achieve returns similar to that of the index.
35. **Portfolio Turnover Risk** The portfolio engages in active trading which may increase transaction costs and brokerage commissions, both of which can lower the actual return on an investment.
36. **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.
37. **Prepayment and Extension Risk** When interest rates fall, borrowers are more likely to refinance or prepay their debt before its stated maturity. Conversely, if interest rates rise and borrowers repay their debt slower than expected, the time in which the asset-backed security is paid off could be extended. Both outcomes may result in the portfolio having to reinvest the proceeds in lower yielding securities.
38. **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.
39. **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.
40. **Repurchase Agreements & Reverse Repurchase Agreement Risk** Repurchase agreements ("Repos") may be subject to market and credit risk with respect to the collateral securing the repurchase agreements. Repos are at risk of counterparty insolvency, failing to recover the repurchase price owed to the portfolio or, in the case of a reverse repo, the securities sold by the portfolio, may be delayed. Reverse repos may be considered to be the practical equivalent of borrowing funds; constituting a form of leverage and increasing investment risk.
41. **Sector Risk** Companies in the same sector may be similarly affected by economic, regulatory, political or market events or conditions, which may make the portfolio more vulnerable to unfavorable developments in that sector.
42. **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.
43. **Short Sales & Short Exposure Risk** Short selling may result in additional cost associated with covering short positions and a possibility of unlimited loss.
44. **Small-Cap Securities Risk** There may be greater risk in investing in small-cap companies due to factors such as inexperienced management and limited product lines or financial resources. Small-cap securities can be more volatile, and have less frequent trading volumes which can impact the market price when opening or closing a position.
45. **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.
46. **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.
47. **Value Style Investing Risk** Value style investing involves purchasing securities that an investment manager believes to be undervalued. A value stock may not increase in price as anticipated or may experience a decline in market value.
48. **Volatility Management Risk** Volatility can lead to significant price fluctuations within a short time period. There can be no guarantee that a portfolio will maintain its target volatility.
- \* **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. 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.**

For the period ending 08/31/23

| 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 (7,9,14,20,22,23,27,28)  | 5/11/2014           | 11.994942               | 1.89%   | 4.38%    | 3.78%    | 3.12%    | N/A       | 2.18%            | -5.31%   | -2.92%   | 1.92%    | 2.30%    | N/A       | 1.90%            |
| American Funds I.S. Global Growth Fund <sup>1</sup> (14,17,23,27,28)  | 4/30/1997           | 20.529909               | 13.34%  | 14.78%   | 1.94%    | 6.60%    | 8.42%     | 6.44%            | 6.14%  | 7.48%    | 0.02%    | 5.87%    | 8.22%     | 6.29%            |
| American Funds I.S. Growth Fund <sup>1</sup> (14,17,23,27,28)   | 2/8/1984            | 30.659180               | 25.29%  | 17.01%   | 5.40%    | 11.13%   | 12.72%    | 7.32%            | 18.09%   | 9.71%    | 3.59%    | 10.50%   | 12.54%    | 7.22%            |
| American Funds I.S. Growth-Income Fund <sup>1</sup> (14,17,20,23,27,28)   | 2/8/1984            | 22.780100               | 15.02%  | 15.54%   | 7.25%    | 6.94%    | 9.29%     | 5.83%            | 7.82%  | 8.24%    | 5.50%    | 6.21%    | 9.09%     | 5.73%            |
| American Funds I.S. Managed Risk Asset Allocation Fund <sup>1</sup>   | 9/28/2012           | 13.352919               | 3.80%   | 4.17%    | 0.59%    | 1.70%    | 3.54%     | 4.11%            | -3.40%   | -3.14%   | -1.38%   | 0.84%    | 3.29%     | 3.88%            |
| American Funds I.S. New World Fund <sup>1</sup> (7,9,14,17,19,22,23,26,27,28,44)                                    | 6/17/1999           | 13.119372               | 9.84%   | 10.04%   | -0.04%   | 3.69%    | 3.45%     | 4.63%            | 2.64%  | 2.74%    | -2.03%   | 2.89%    | 3.19%     | 4.45%            |
| American Funds I.S. The Bond Fund of America (7,9,10,14,18,19,22,23,26,27,28,31,46)                                 | 1/2/1996            | 9.436154                | -0.41%  | -3.61%   | -5.44%   | -0.65%   | -0.49%    | 1.00%            | -7.61%   | -10.91%  | -7.67%   | -1.56%   | -0.78%    | 0.77%            |
| BlackRock Capital Appreciation V.I. Fund <sup>1</sup> (6,26,27,28,30,36)  | 4/3/2000            | 32.054785               | 35.73%  | 21.41%   | 2.28%    | 8.47%    | 11.93%    | 4.54%            | 28.53%   | 14.11%   | 0.36%    | 7.79%    | 11.75%    | 4.21%            |
| BlackRock Global Allocation V.I. Fund (6,7,9,10,14,15,16,18,19,21,22,25,26,27,28,29,30,31,35,37,38,39,41,44,45,48)  | 11/18/2003          | 13.916281               | 5.30%   | 3.79%    | -0.07%   | 2.84%    | 3.24%     | 4.57%            | -1.90%   | -3.51%   | -2.07%   | 2.02%    | 2.98%     | 4.38%            |
| BlackRock High Yield V.I. Fund <sup>1</sup> (5,6,7,9,10,14,16,18,19,21,22,25,26,27,28,29,31,35,36,37,38,40,45,48)   | 4/20/1982           | 12.294997               | 5.78%   | 5.18%    | 0.24%    | 1.75%    | 1.21%     | -1.56%           | -1.42%   | -2.12%   | -1.76%   | 0.89%    | 0.91%     | -2.10%           |
| BlackRock Total Return V.I. Fund <sup>1</sup> (5,6,7,9,10,14,15,16,18,19,22,25,26,27,28,31,35,36,37,38,40,45,46,48) | 4/20/1982           | 9.228488                | 0.63%   | -2.90%   | -6.06%   | -1.18%   | -0.77%    | -0.99%           | -6.57%   | -10.20%  | -8.32%   | -2.11%   | -1.07%    | -1.36%           |
| Columbia VP - Select Mid Cap Value Fund (14,23,27,28,30,32,39,41,47)  | 5/3/2010            | 23.790377               | 2.49%   | 3.44%    | 12.76%   | 6.52%    | 7.48%     | 8.12%            | -4.71%   | -3.86%   | 11.19%   | 5.77%    | 7.26%     | 7.94%            |
| Columbia VP - Small Cap Value Fund (14,23,27,28,39,41,44,47)  | 6/1/2000            | 36.951044               | 11.10%  | 12.31%   | 17.14%   | 4.19%    | 7.26%     | 8.02%            | 3.90%  | 5.01%    | 15.68%   | 3.35%    | 7.03%     | 7.88%            |
| DWS Small Cap Index VIP Fund <sup>1</sup> (7,10,21,26,28,32,33,34,38,42,44)   | 8/22/1997           | 20.480541               | 7.43%   | 2.48%    | 5.88%    | 0.96%    | 5.73%     | 4.86%            | 0.23%  | -4.82%   | 4.11%    | 0.06%    | 5.51%     | 4.65%            |
| Fidelity VIP Asset Manager Portfolio <sup>SM</sup> (14,22,23,28,37)   | 9/6/1989            | 17.250924               | 6.17%   | 3.97%    | 0.82%    | 2.76%    | 3.90%     | 2.64%            | -1.03%   | -3.33%   | -1.14%   | 1.94%    | 3.66%     | 2.42%            |
| Fidelity VIP Balanced Portfolio (14,22,23,28,37)  | 1/3/1995            | 24.199903               | 13.67%  | 9.71%    | 4.85%    | 6.72%    | 7.53%     | 4.72%            | 6.47%  | 2.41%    | 3.02%    | 5.99%    | 7.32%     | 4.52%            |
| Fidelity VIP Bond Index Portfolio (14,21,22,23,25,28,34,37)   | 4/19/2018           | 8.817862                | 0.25%   | -3.10%   | -6.30%   | -1.48%   | N/A       | -1.34%           | -6.95%   | -10.40%  | -8.58%   | -2.42%   | N/A       | -2.03%           |
| Fidelity VIP Contrafund Portfolio <sup>®</sup> (14,23,28)   | 1/3/1995            | 30.959845               | 23.12%  | 18.17%   | 4.66%    | 9.24%    | 10.32%    | 8.13%            | 15.92%   | 10.87%   | 2.83%    | 8.57%    | 10.13%    | 8.02%            |
| Fidelity VIP Disciplined Small Cap Portfolio (14,23,27,28,44)   | 12/27/2005          | 21.509308               | 11.36%  | 8.17%    | 10.55%   | 2.94%    | 6.48%     | 5.54%            | 4.16%  | 0.87%    | 8.92%    | 2.08%    | 6.26%     | 5.31%            |
| Fidelity VIP Equity-Income Portfolio (14,22,23,28,47)   | 10/9/1986           | 19.424025               | 3.67%   | 7.37%    | 9.86%    | 6.46%    | 7.11%     | 4.43%            | -3.53%   | 0.07%    | 8.20%    | 5.71%    | 6.88%     | 4.25%            |
| Fidelity VIP Extended Market Index Portfolio (21,23,28,30,34,42,44)   | 4/17/2018           | 12.510499               | 8.24%   | 4.95%    | 8.24%    | 3.35%    | N/A       | 4.80%            | 1.04%  | -2.35%   | 6.54%    | 2.53%    | N/A       | 4.21%            |
| Fidelity VIP Freedom 2010 Portfolio (1,14,15,21,22,23,25,28,34,37)  | 4/26/2005           | 15.236382               | 3.62%   | 1.48%    | -1.29%   | 1.63%    | 2.96%     | 3.40%            | -3.57%   | -5.82%   | -3.34%   | 0.78%    | 2.71%     | 3.17%            |
| Fidelity VIP Freedom 2015 Portfolio (1,14,15,21,22,23,25,28,34,37)  | 4/26/2005           | 16.001025               | 4.67%   | 2.63%    | -0.49%   | 2.24%    | 3.61%     | 3.86%            | -2.53%   | -4.67%   | -2.50%   | 1.40%    | 3.37%     | 3.65%            |
| Fidelity VIP Freedom 2020 Portfolio (1,14,15,22,23,25,28,37,47)   | 4/26/2005           | 16.416965               | 5.72%   | 3.78%    | 0.30%    | 2.80%    | 4.16%     | 4.17%            | -1.48%   | -3.52%   | -1.68%   | 1.98%    | 3.92%     | 3.95%            |
| Fidelity VIP Freedom 2025 Portfolio (1,14,15,22,23,25,28,37,47)   | 4/26/2005           | 17.690565               | 6.53%   | 4.75%    | 0.92%    | 3.27%    | 4.75%     | 4.68%            | -0.67%   | -2.55%   | -1.04%   | 2.46%    | 4.52%     | 4.47%            |
| Fidelity VIP Freedom 2030 Portfolio (1,14,15,22,23,25,28,37,47)   | 4/26/2005           | 18.146620               | 7.26%   | 5.81%    | 1.75%    | 3.79%    | 5.47%     | 4.96%            | 0.06%  | -1.49%   | -0.18%   | 3.00%    | 5.24%     | 4.76%            |
| Fidelity VIP Government Money Market Portfolio (22,23,28,*)   | 4/1/1982            | 9.640310                | 2.08%   | 2.59%    | -0.05%   | -0.06%   | -0.62%    | -1.33%           | -5.12%   | -4.71%   | -2.06%   | -0.98%   | -0.94%    | -1.78%           |
| Fidelity VIP Growth Portfolio (14,17,23,28)   | 10/9/1986           | 42.505190               | 25.39%  | 16.85%   | 6.61%    | 11.95%   | 13.49%    | 6.95%            | 18.19%   | 9.55%    | 4.84%    | 11.33%   | 13.31%    | 6.82%            |
| Fidelity VIP High Income Portfolio (14,22,23,28)  | 9/19/1985           | 15.053174               | 3.71%   | 1.82%    | -1.40%   | 0.00%    | 1.45%     | 0.10%            | -3.49%   | -5.48%   | -3.46%   | -0.90%   | 1.18%     | -0.29%           |
| Fidelity VIP Index 500 Portfolio (21,23,28,34,42)   | 8/27/1992           | 30.226782               | 17.25%  | 13.78%   | 8.43%    | 9.01%    | 10.67%    | 7.60%            | 10.05%   | 6.48%    | 6.72%    | 8.32%    | 10.48%    | 7.48%            |
| Fidelity VIP International Index Portfolio (14,21,23,28,34,42)  | 4/17/2018           | 10.880797               | 7.94%   | 11.22%   | 2.33%    | 1.57%    | N/A       | 0.56%            | 0.74%  | 3.92%    | 0.41%    | 0.70%    | N/A       | -0.12%           |
| Fidelity VIP Investment Grade Bond Portfolio (14,22,23,25,28,37)  | 12/5/1988           | 12.489454               | 0.95%   | -2.19%   | -5.30%   | -0.58%   | 0.23%     | 1.20%            | -6.25%   | -9.49%   | -7.53%   | -1.49%   | -0.05%    | 0.95%            |
| Fidelity VIP Mid Cap Portfolio (14,23,28,30)  | 12/28/1998          | 24.672225               | 7.23%   | 7.65%    | 9.69%    | 4.36%    | 7.18%     | 6.72%            | 0.03%  | 0.35%    | 8.03%    | 3.56%    | 6.97%     | 6.55%            |
| Fidelity VIP Overseas Portfolio (14,23,28)  | 1/28/1987           | 12.286236               | 10.45%  | 15.01%   | 1.81%    | 3.18%    | 3.90%     | 2.45%            | 3.26%  | 7.71%    | -0.12%   | 2.36%    | 3.65%     | 2.23%            |
| Fidelity VIP Target Volatility Portfolio (7,10,13,14,15,16,22,23,25,28,35,37,41,48)                                 | 2/13/2013           | 14.008046               | 6.99%   | 4.28%    | 0.98%    | 2.14%    | 4.00%     | 4.26%            | -0.21%   | -3.02%   | -0.98%   | 1.29%    | 3.76%     | 4.03%            |
| Fidelity VIP Total Market Index Portfolio (21,23,28,34,42)  | 4/17/2018           | 14.523710               | 16.62%  | 12.84%   | 7.77%    | 8.10%    | N/A       | 9.04%            | 9.42%  | 5.54%    | 6.04%    | 7.39%    | N/A       | 8.53%            |
| FT Franklin Growth & Income VIP Fund <sup>1</sup> (3,6,7,11,14,16,20,22,27,28,41)                                   | 1/24/1989           | 21.383687               | 4.60%   | 8.22%    | 8.94%    | 6.56%    | 7.78%     | 5.25%            | -2.60%   | 0.92%    | 7.25%    | 5.81%    | 7.56%     | 5.10%            |
| FT Franklin Income VIP Fund <sup>1</sup> (6,7,10,11,14,16,19,20,22,27,28,37,41,47)                                  | 1/24/1989           | 16.443768               | 2.57%   | 3.16%    | 5.93%    | 2.87%    | 3.64%     | 4.50%            | -4.63%   | -4.14%   | 4.15%    | 2.03%    | 3.39%     | 4.36%            |
| FT Franklin Large Cap Growth VIP Fund <sup>1</sup> (14,16,17,27,28,30,41,44)  | 5/1/1996            | 27.529937               | 28.40%  | 15.01%   | -0.75%   | 7.07%    | 10.05%    | 6.54%            | 21.20%   | 7.71%    | -2.78%   | 6.36%    | 9.87%     | 6.39%            |
| FT Franklin Mutual Shares VIP Fund <sup>1</sup> (10,14,16,27,28,29,30,41,44,47)                                     | 11/8/1996           | 14.966459               | 5.10%   | 7.91%    | 8.48%    | 1.97%    | 4.14%     | 4.64%            | -2.10%   | 0.61%    | 6.78%    | 1.09%    | 3.90%     | 4.47%            |

For the period ending 08/31/23

| 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 (%) |
| FT Franklin Small Cap Value VIP Fund (14,16,27,28,39,41,44,47)  | 1/6/1999            | 22.208545               | 5.18%   | 8.45%    | 11.47%   | 3.81%    | 6.41%     | 7.11%            | -2.02%   | 1.15%    | 9.87%    | 2.98%    | 6.18%     | 6.96%            |
| FT Templeton Foreign VIP Fund <sup>1</sup> (8,10,14,16,26,27,28,30,41,44,47)  | 5/1/1992            | 10.115500               | 12.62%  | 21.31%   | 6.44%    | -0.01%   | 0.34%     | 3.20%            | 5.42%  | 14.01%   | 4.65%    | -0.96%   | 0.02%     | 3.05%            |
| FT Templeton Global Bond VIP Fund <sup>1</sup> (1,7,8,10,14,16,19,20,22,26,27,28,32)  | 1/24/1989           | 7.448083                | -3.10%  | -1.15%   | -5.23%   | -4.00%   | -2.20%    | 1.97%            | -10.30%  | -8.45%   | -7.46%   | -5.05%   | -2.52%    | 1.80%            |
| FT Templeton Growth VIP Fund <sup>1</sup> (10,14,16,26,27,28,30,41,44,47)   | 3/15/1994           | 11.481133               | 11.96%  | 17.46%   | 4.24%    | 0.32%    | 2.33%     | 3.25%            | 4.76%  | 10.16%   | 2.39%    | -0.62%   | 2.06%     | 3.07%            |
| Guggenheim VT Global Managed Futures Strategy Fund (5,7,8,10,14,15,16,18,19,22,24,25,26,27,28,30,31,33,35,37,40,43,44,45)   | 11/7/2008           | 7.036300                | 3.08%   | 1.62%    | 4.08%    | 1.94%    | 0.89%     | -2.25%           | -4.12%   | -5.68%   | 2.23%    | 1.07%    | 0.59%     | -2.69%           |
| Guggenheim VT Long Short Equity Fund (7,10,14,15,16,18,24,25,26,27,28,30,32,33,35,39,40,41,43,44,46)                        | 5/1/2002            | 11.627469               | 9.22%   | 12.30%   | 5.21%    | 1.90%    | 2.22%     | 2.33%            | 2.02%  | 5.00%    | 3.40%    | 1.03%    | 1.94%     | 2.08%            |
| Guggenheim VT Multi-Hedge Strategies Fund (1,5,7,8,10,14,15,16,18,19,22,24,25,26,27,28,30,31,32,33,35,37,39,40,41,43,44,45) | 11/29/2005          | 9.520420                | 4.12%   | 1.83%    | 2.03%    | 2.69%    | 1.16%     | -0.09%           | -3.08%   | -5.47%   | 0.11%    | 1.86%    | 0.87%     | -0.43%           |
| Invesco V.I. American Franchise Fund <sup>1</sup> (14,17,27,28,30,41)   | 7/3/1995            | 34.600484               | 29.99%  | 18.75%   | 1.31%    | 8.16%    | 10.86%    | 8.06%            | 22.79%   | 11.45%   | -0.65%   | 7.47%    | 10.68%    | 7.95%            |
| Invesco V.I. American Value Fund <sup>1</sup> (10,14,27,28,30,39,41,47)   | 1/2/1997            | 23.920203               | 6.70%   | 13.12%   | 14.92%   | 4.45%    | 5.91%     | 6.79%            | -0.50%   | 5.82%    | 13.40%   | 3.63%    | 5.67%     | 6.66%            |
| Invesco V.I. Comstock Fund <sup>1</sup> (10,14,27,28,30,39,41,44,47)  | 4/30/1999           | 22.749681               | 4.48%   | 9.18%    | 16.50%   | 6.22%    | 7.66%     | 5.47%            | -2.72%   | 1.88%    | 15.02%   | 5.45%    | 7.44%     | 5.26%            |
| Invesco V.I. Discovery Mid Cap Growth Fund (14,17,27,28,30,41)  | 10/16/2000          | 12.640746               | 7.67%   | 0.99%    | -0.16%   | 4.98%    | 7.16%     | 0.83%            | 0.47%  | -6.31%   | -2.15%   | 4.23%    | 6.95%     | 0.30%            |
| Invesco V.I. International Growth Fund <sup>1</sup> (10,12,14,16,17,27,28,30,36,41)   | 5/5/1993            | 13.276312               | 8.36%   | 11.87%   | 0.40%    | 2.59%    | 2.92%     | 4.38%            | 1.16%  | 4.57%    | -1.59%   | 1.76%    | 2.66%     | 4.23%            |
| Morgan Stanley VIF Emerging Markets Debt Portfolio <sup>1</sup> (8,9,10,14,19,25,26,28,32)                                  | 6/16/1997           | 12.623917               | 3.01%   | 3.84%    | -6.25%   | -1.61%   | 0.06%     | 0.39%            | -4.19%   | -3.46%   | -8.53%   | -2.56%   | -0.21%    | 0.06%            |
| Morgan Stanley VIF Emerging Markets Equity Portfolio <sup>1</sup> (6,10,14,26,28)   | 10/1/1996           | 9.221332                | 3.73%   | 3.54%    | -3.54%   | -1.29%   | 0.27%     | 2.10%            | -3.47%   | -3.76%   | -5.68%   | -2.24%   | -0.01%    | 1.83%            |
| Morgan Stanley VIF U.S. Real Estate Portfolio <sup>1</sup> (28,30,32,39,44,47)  | 3/3/1997            | 11.710638               | 5.75%   | -4.57%   | 5.10%    | -2.76%   | 2.27%     | 4.37%            | -1.45%   | -11.87%  | 3.31%    | -3.78%   | 2.03%     | 4.19%            |
| PIMCO VIT All Asset Portfolio (1,4,6,7,8,9,10,13,14,15,18,19,21,22,23,25,26,27,28,29,31,32,38,39,41,43,44,45,47)            | 4/30/2004           | 14.974637               | 2.78%   | 0.97%    | 3.79%    | 2.84%    | 2.33%     | 3.34%            | -4.42%   | -6.33%   | 1.94%    | 2.01%    | 2.05%     | 3.12%            |
| PIMCO VIT CommodityRealReturn™ Strategy Portfolio (4,7,8,10,14,15,19,22,23,25,26,27,28,31,43,45)                            | 2/28/2006           | 5.306774                | -4.71%  | -13.94%  | 12.94%   | 5.40%    | -2.32%    | -1.80%           | -11.91%  | -21.24%  | 11.38%   | 4.62%    | -2.76%    | -2.22%           |
| PIMCO VIT International Bond Portfolio <sup>1</sup> (4,7,8,10,14,19,22,23,25,26,27,28,31,32,43)                             | 2/26/1999           | 9.955092                | 2.69%   | 0.14%    | -3.63%   | -0.92%   | 0.58%     | 0.46%            | -4.51%   | -7.16%   | -5.78%   | -1.85%   | 0.30%     | 0.16%            |
| PIMCO VIT Long-Term U.S. Government Portfolio <sup>1</sup> (4,7,10,22,23,25,27,28,31,43)                                    | 4/30/1999           | 8.458871                | -1.36%  | -10.82%  | -14.37%  | -3.52%   | -0.27%    | 1.85%            | -8.56%   | -18.12%  | -17.08%  | -4.50%   | -0.52%    | 1.66%            |
| PIMCO VIT Low Duration Portfolio (4,7,8,10,14,19,22,23,25,26,27,28,31,43)   | 3/31/2006           | 10.278992               | 0.97%   | -0.41%   | -3.09%   | -1.11%   | -0.86%    | 0.66%            | -6.23%   | -7.71%   | -5.22%   | -2.05%   | -1.17%    | 0.40%            |
| PIMCO VIT Real Return Portfolio (4,7,8,10,14,19,21,22,23,25,26,27,28,31,43)   | 2/28/2006           | 11.970884               | -0.13%  | -5.22%   | -3.14%   | 0.53%    | 0.28%     | 1.53%            | -7.33%   | -12.52%  | -5.27%   | -0.35%   | -0.01%    | 1.28%            |
| PIMCO VIT Total Return Portfolio (4,6,7,8,10,14,19,22,23,25,26,27,28,31,43)   | 2/28/2006           | 12.393269               | 0.54%   | -2.79%   | -6.10%   | -1.29%   | -0.22%    | 1.76%            | -6.66%   | -10.09%  | -8.36%   | -2.22%   | -0.50%    | 1.53%            |
| TOPS® Managed Risk Moderate Growth ETF Portfolio <sup>1,2</sup> (7,8,9,13,14,15,18,19,22,26,27,28,30,36,39,41,44)           | 6/9/2011            | 12.099297               | 4.71%   | 2.89%    | 1.12%    | 1.14%    | 2.27%     | 2.38%            | -2.49%   | -4.41%   | -0.84%   | 0.26%    | 2.00%     | 2.12%            |
| Touchstone VST Balanced Fund <sup>1</sup> (7,9,10,14,18,19,22,24,25,27,28,31,35,36,40,46)                                   | 8/1/2003            | 9.913445                | 11.71%  | 9.68%    | 3.84%    | 6.16%    | 6.46%     | 6.17%            | 4.51%  | 2.38%    | 1.98%    | 5.42%    | 6.24%     | 5.98%            |
| Touchstone VST Bond Fund <sup>1</sup> (7,9,10,14,18,19,22,25,27,28,31,35,40,46)   | 8/1/2003            | 9.103806                | 0.68%   | -2.44%   | -5.63%   | -1.32%   | -0.93%    | 0.92%            | -6.52%   | -9.74%   | -7.87%   | -2.25%   | -1.23%    | 0.68%            |
| Touchstone VST Common Stock Fund <sup>1</sup> (14,24,27,28,32,36,41)  | 11/30/2000          | 15.837269               | 18.84%  | 16.83%   | 9.11%    | 8.61%    | 7.95%     | 5.70%            | 11.64%   | 9.53%    | 7.42%    | 7.91%    | 7.73%     | 5.48%            |

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.

<sup>1</sup> 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.

<sup>2</sup> A series of Northern Lights Variable Trust



## Standardized Average Annual Return

For the period ending 06/30/23

| Pinnacle - Variable Account Options  | 7 Day Yield (%) | Variable Acct Incept Date <sup>†</sup> | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
|--|-----------------|--|----------------|----------|----------|----------|-----------|------------------|
| American Funds I.S. Capital Income Builder (7,9,14,20,22,23,27,28)   |                 | 4/24/2015                              | -5.78%         | -5.35%   | 0.91%    | -0.14%   | N/A       | -0.89%           |
| American Funds I.S. Global Growth Fund (14,17,23,27,28)  |                 | 12/13/2013                             | 5.70%          | 8.14%    | 1.86%    | 4.37%    | N/A       | 5.48%            |
| American Funds I.S. Growth Fund (14,17,23,27,28)   |                 | 12/13/2013                             | 15.26%         | 12.56%   | 7.12%    | 9.09%    | N/A       | 10.18%           |
| American Funds I.S. Growth-Income Fund (14,17,20,23,27,28)   |                 | 12/13/2013                             | 5.18%          | 7.25%    | 5.75%    | 4.20%    | N/A       | 6.55%            |
| American Funds I.S. Managed Risk Asset Allocation Fund (1,7,9,14,15,17,18,19,20,22,23,26,27,28,32,43,46)           |                 | 12/13/2013                             | -4.98%         | -6.66%   | -2.66%   | -1.44%   | N/A       | 0.17%            |
| American Funds I.S. New World Fund (7,9,14,17,19,22,23,26,27,28,44)  |                 | 12/13/2013                             | 2.37%          | 2.36%    | -0.68%   | 0.17%    | N/A       | -0.10%           |
| American Funds I.S. The Bond Fund of America (7,9,10,14,18,19,22,23,26,27,28,31,46)                                |                 | 5/2/2016                               | -7.88%         | -12.98%  | -10.03%  | -4.07%   | N/A       | -3.83%           |
| BlackRock Capital Appreciation V.I. Fund (6,26,27,28,30,36)  |                 | 5/2/2011                               | 23.98%         | 13.05%   | 1.70%    | 5.98%    | 10.05%    | 7.61%            |
| BlackRock Global Allocation V.I. Fund (6,7,9,10,14,15,16,18,19,21,22,25,26,27,28,29,30,31,35,37,38,39,41,44,45,48) |                 | 5/2/2011                               | -2.33%         | -4.15%   | -1.39%   | -0.10%   | 0.59%     | -0.23%           |
| BlackRock High Yield V.I. Fund (5,6,7,9,10,14,16,18,19,21,22,25,26,27,28,29,31,35,36,37,38,40,45,48)               |                 | 5/2/2016                               | -4.00%         | -2.52%   | -3.18%   | -1.85%   | N/A       | -0.06%           |
| BlackRock Total Return V.I. Fund (5,6,7,9,10,14,15,16,18,19,22,25,26,27,28,31,35,36,37,38,40,45,46,48)             |                 | 5/2/2016                               | -6.67%         | -12.18%  | -10.66%  | -4.64%   | N/A       | -4.14%           |
| Columbia VP - Select Mid Cap Value Fund (14,23,27,28,30,32,39,41,47)   |                 | 4/29/2011                              | -4.87%         | 1.09%    | 13.53%   | 4.04%    | 5.43%     | 5.06%            |
| Columbia VP - Small Cap Value Fund (14,23,27,28,39,41,44,47)   |                 | 5/1/2009                               | -1.48%         | 5.37%    | 14.76%   | 0.01%    | 4.65%     | 7.72%            |
| DWS Small Cap Index VIP Fund (7,10,21,26,28,32,33,34,38,42,44)   |                 | 5/7/2002                               | -1.45%         | 0.11%    | 4.53%    | -1.78%   | 3.64%     | 2.82%            |
| Fidelity VIP Asset Manager Portfolio <sup>SM</sup> (14,22,23,28,37)  |                 | 5/3/2004                               | -1.97%         | -3.75%   | -1.71%   | -0.25%   | 1.47%     | 0.80%            |
| Fidelity VIP Balanced Portfolio (14,22,23,28,37)   |                 | 4/21/2003                              | 4.38%          | 1.80%    | 3.67%    | 4.16%    | 5.29%     | 3.70%            |
| Fidelity VIP Bond Index Portfolio (14,21,22,23,25,28,34,37)  |                 | 7/10/2019                              | -7.22%         | -12.78%  | -11.31%  | N/A      | N/A       | -7.15%           |
| Fidelity VIP Contrafund Portfolio <sup>®</sup> (14,23,28)  |                 | 2/20/2002                              | 11.42%         | 10.12%   | 4.61%    | 7.16%    | 8.22%     | 5.94%            |
| Fidelity VIP Disciplined Small Cap Portfolio (14,23,27,28,44)  |                 | 5/1/2007                               | 0.76%          | 3.52%    | 8.95%    | -0.20%   | 4.20%     | 1.52%            |
| Fidelity VIP Equity-Income Portfolio (14,22,23,28,47)  |                 | 2/20/2002                              | -5.51%         | -1.45%   | 8.54%    | 4.25%    | 4.67%     | 1.97%            |
| Fidelity VIP Extended Market Index Portfolio (21,23,28,30,34,42,44)  |                 | 7/10/2019                              | -0.85%         | 1.55%    | 7.19%    | N/A      | N/A       | 1.96%            |
| Fidelity VIP Freedom 2010 Portfolio (1,14,15,21,22,23,25,28,34,37)   |                 | 5/1/2007                               | -4.12%         | -7.28%   | -4.37%   | -1.46%   | 0.35%     | -0.41%           |
| Fidelity VIP Freedom 2015 Portfolio (1,14,15,21,22,23,25,28,34,37)   |                 | 5/1/2007                               | -3.07%         | -5.88%   | -3.16%   | -0.74%   | 1.09%     | -0.08%           |
| Fidelity VIP Freedom 2020 Portfolio (1,14,15,22,23,25,28,37,47)  |                 | 5/1/2007                               | -2.04%         | -4.53%   | -2.04%   | -0.07%   | 1.73%     | 0.01%            |
| Fidelity VIP Freedom 2025 Portfolio (1,14,15,22,23,25,28,37,47)  |                 | 5/1/2007                               | -1.23%         | -3.36%   | -1.11%   | 0.49%    | 2.44%     | 0.57%            |
| Fidelity VIP Freedom 2030 Portfolio (1,14,15,22,23,25,28,37,47)  |                 | 5/1/2007                               | -0.51%         | -2.21%   | 0.11%    | 1.14%    | 3.25%     | 0.64%            |
| Fidelity VIP Government Money Market Portfolio (22,23,28,*)  | 3.29%           | 4/24/2015                              | -7.00%         | -7.99%   | -5.30%   | -4.09%   | N/A       | -4.02%           |
| Fidelity VIP Growth Portfolio (14,17,23,28)  |                 | 2/20/2002                              | 13.61%         | 9.57%    | 7.04%    | 10.15%   | 12.02%    | 4.27%            |
| Fidelity VIP High Income Portfolio (14,22,23,28)   |                 | 4/21/2003                              | -5.21%         | -4.66%   | -4.89%   | -3.58%   | -1.60%    | 0.78%            |
| Fidelity VIP Index 500 Portfolio (21,23,28,34,42)  |                 | 5/1/2007                               | 7.32%          | 7.35%    | 8.43%    | 7.11%    | 8.62%     | 4.08%            |
| Fidelity VIP International Index Portfolio (14,21,23,28,34,42)   |                 | 7/10/2019                              | 0.59%          | 1.61%    | 0.88%    | N/A      | N/A       | -1.57%           |
| Fidelity VIP Investment Grade Bond Portfolio (14,22,23,25,28,37)   |                 | 5/3/2004                               | -6.61%         | -11.73%  | -9.83%   | -4.03%   | -3.00%    | -1.73%           |
| Fidelity VIP Mid Cap Portfolio (14,23,28,30)   |                 | 2/20/2002                              | -1.35%         | 4.74%    | 10.19%   | 1.41%    | 5.28%     | 6.14%            |
| Fidelity VIP Overseas Portfolio (14,23,28)   |                 | 5/3/2004                               | 5.32%          | 8.70%    | 1.64%    | 0.44%    | 2.00%     | 1.11%            |
| Fidelity VIP Target Volatility Portfolio (7,10,13,14,15,16,22,23,25,28,35,37,41,48)                                |                 | 12/13/2013                             | -1.31%         | -4.83%   | -1.48%   | -0.88%   | N/A       | 0.80%            |
| Fidelity VIP Total Market Index Portfolio (21,23,28,34,42)   |                 | 7/10/2019                              | 6.71%          | 6.96%    | 7.77%    | N/A      | N/A       | 6.12%            |
| FT Franklin Growth & Income VIP Fund (3,6,7,11,14,16,20,22,27,28,41)   |                 | 1/8/2003                               | -5.15%         | 1.06%    | 7.61%    | 4.11%    | 5.39%     | 1.43%            |
| FT Franklin Income VIP Fund (6,7,10,11,14,16,19,20,22,27,28,37,41,47)  |                 | 1/8/2003                               | -5.79%         | -5.63%   | 3.13%    | -0.40%   | 0.97%     | 0.67%            |
| FT Franklin Large Cap Growth VIP Fund (14,16,17,27,28,30,41,44)  |                 | 1/8/2003                               | 16.99%         | 8.94%    | -1.10%   | 4.93%    | 7.90%     | 3.70%            |
| FT Franklin Mutual Shares VIP Fund (10,14,16,27,28,29,30,41,44,47)   |                 | 1/8/2003                               | -3.96%         | 0.05%    | 6.11%    | -1.01%   | 1.70%     | 2.03%            |

## Standardized Average Annual Return

For the period ending 06/30/23

| Pinnacle - Variable Account Options   | 7 Day Yield (%) | Variable Acct Incept Date† | YTD Return (%) | 1 YR (%) | 3 YR (%) | 5 YR (%) | 10 YR (%) | Since Incept (%) |
|---|-----------------|----------------------------|----------------|----------|----------|----------|-----------|------------------|
| FT Franklin Small Cap Value VIP Fund (14,16,27,28,39,41,44,47)  |                 | 5/1/2007                   | -3.95%         | 2.91%    | 9.65%    | 0.73%    | 4.27%     | 2.02%            |
| FT Templeton Foreign VIP Fund (8,10,14,16,26,27,28,30,41,44,47)   |                 | 1/8/2003                   | 3.42%          | 6.49%    | 3.54%    | -4.63%   | -2.51%    | -1.43%           |
| FT Templeton Global Bond VIP Fund (1,7,8,10,14,16,19,20,22,26,27,28,32)   |                 | 5/1/2013                   | -10.06%        | -11.31%  | -10.41%  | -8.08%   | -5.95%    | -6.58%           |
| FT Templeton Growth VIP Fund (10,14,16,26,27,28,30,41,44,47)  |                 | 1/8/2003                   | 3.17%          | 5.64%    | 2.48%    | -3.54%   | -0.18%    | -1.04%           |
| Guggenheim VT Global Managed Futures Strategy Fund (5,7,8,10,14,15,16,18,19,22,24,25,26,27,28,30,31,33,35,37,40,43,44,45)   |                 | 11/24/2008                 | -6.10%         | -10.86%  | -0.53%   | -1.33%   | -2.96%    | -8.66%           |
| Guggenheim VT Long Short Equity Fund (7,10,14,15,16,18,24,25,26,27,28,30,32,33,35,39,40,41,43,44,46)                        |                 | 2/25/2008                  | -0.91%         | -3.60%   | 2.45%    | -1.69%   | -0.86%    | -3.68%           |
| Guggenheim VT Multi-Hedge Strategies Fund (1,5,7,8,10,14,15,16,18,19,22,24,25,26,27,28,30,31,32,33,35,37,39,40,41,43,44,45) |                 | 2/25/2008                  | -7.44%         | -11.65%  | -3.15%   | -1.52%   | -2.77%    | -5.41%           |
| Invesco V.I. American Franchise Fund (14,17,27,28,30,41)  |                 | 1/8/2003                   | 19.34%         | 10.92%   | 1.94%    | 6.09%    | 9.57%     | 5.99%            |
| Invesco V.I. American Value Fund (10,14,27,28,30,39,41,47)  |                 | 5/1/2008                   | -7.08%         | 4.62%    | 11.34%   | 0.24%    | 2.94%     | 2.68%            |
| Invesco V.I. Comstock Fund (10,14,27,28,30,39,41,44,47)   |                 | 1/8/2003                   | -5.39%         | 1.58%    | 14.78%   | 3.35%    | 5.22%     | 4.59%            |
| Invesco V.I. Discovery Mid Cap Growth Fund (14,17,27,28,30,41)  |                 | 4/28/2020                  | 1.06%          | 2.63%    | -1.04%   | N/A      | N/A       | 4.64%            |
| Invesco V.I. International Growth Fund (10,12,14,16,17,27,28,30,36,41)  |                 | 5/2/2011                   | 3.83%          | 5.97%    | 0.39%    | -0.12%   | 0.87%     | -0.52%           |
| Morgan Stanley VIF Emerging Markets Debt Portfolio (8,9,10,14,19,25,26,28,32)   |                 | 2/20/2002                  | -5.17%         | -3.50%   | -9.99%   | -5.54%   | -3.41%    | -0.28%           |
| Morgan Stanley VIF Emerging Markets Equity Portfolio (6,10,14,26,28)  |                 | 1/8/2003                   | -2.74%         | -3.29%   | -3.90%   | -5.01%   | -3.13%    | 4.51%            |
| Morgan Stanley VIF U.S. Real Estate Portfolio (28,30,32,39,44,47)   |                 | 2/20/2002                  | -2.26%         | -12.35%  | 1.53%    | -6.09%   | -1.15%    | 2.90%            |
| PIMCO VIT All Asset Portfolio (1,4,6,7,8,9,10,13,14,15,18,19,21,22,23,25,26,27,28,29,31,32,38,39,41,43,44,45,47)            |                 | 2/25/2008                  | -5.66%         | -7.47%   | 0.77%    | -0.87%   | -0.89%    | -0.47%           |
| PIMCO VIT CommodityRealReturn™ Strategy Portfolio (4,7,8,10,14,15,19,22,23,25,26,27,28,31,43,45)                            |                 | 2/25/2008                  | -17.94%        | -25.18%  | 12.95%   | -0.36%   | -7.66%    | -18.53%          |
| PIMCO VIT International Bond Portfolio (4,7,8,10,14,19,22,23,25,26,27,28,31,32,43)  |                 | 5/2/2016                   | -6.14%         | -10.31%  | -8.54%   | -4.87%   | N/A       | -3.23%           |
| PIMCO VIT Long-Term U.S. Government Portfolio (4,7,10,22,23,25,27,28,31,43)   |                 | 5/1/2013                   | -4.58%         | -18.14%  | -19.27%  | -6.24%   | -3.05%    | -4.52%           |
| PIMCO VIT Low Duration Portfolio (4,7,8,10,14,19,22,23,25,26,27,28,31,43)   |                 | 2/25/2008                  | -8.36%         | -11.65%  | -8.43%   | -5.22%   | -4.57%    | -3.37%           |
| PIMCO VIT Real Return Portfolio (4,7,8,10,14,19,21,22,23,25,26,27,28,31,43)   |                 | 2/25/2008                  | -7.73%         | -12.99%  | -6.71%   | -2.99%   | -3.14%    | -1.95%           |
| PIMCO VIT Total Return Portfolio (4,6,7,8,10,14,19,22,23,25,26,27,28,31,43)   |                 | 2/25/2008                  | -7.34%         | -12.78%  | -10.96%  | -4.86%   | -3.54%    | -1.38%           |
| TOPS® Managed Risk Moderate Growth ETF Portfolio (7,8,9,13,14,15,18,19,22,26,27,28,30,36,39,41,44)                          |                 | 5/1/2013                   | -3.78%         | -7.03%   | -1.62%   | -2.08%   | -0.68%    | -1.12%           |
| Touchstone VST Balanced Fund1 (7,9,10,14,18,19,22,24,25,27,28,31,35,36,40,46)   |                 | 4/13/2021                  | 3.11%          | 2.23%    | N/A      | N/A      | N/A       | -5.95%           |
| Touchstone VST Bond Fund (7,9,10,14,18,19,22,25,27,28,31,35,40,46)  |                 | 7/10/2019                  | -7.32%         | -12.44%  | -10.06%  | N/A      | N/A       | -6.42%           |
| Touchstone VST Common Stock Fund (14,24,27,28,32,36,41)   |                 | 7/10/2019                  | 9.62%          | 10.41%   | 11.03%   | N/A      | N/A       | 8.84%            |

The figures shown are calculated based on a hypothetical \$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.