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 www.wsfinancialpartners.com/pdfs/NI-28-84001.pdf.

Performance represents annualized percentage change in net assets of the separate account, the performance of the underlying subaccounts 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 **Subaccount Inception Date** which represents the date the subaccount 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, annual separate account expenses of 1.90%, and withdrawal charges of 7% in year one, 7% in year two, 6% in year three, 5% in year four, 4% in year five and, 0% thereafter.

Non-standardized returns, based on a hypothetical $10,000 investment, are calculated from the **Separate Account Inception Date** which represents the inception date of the subaccount. Predated performance is hypothetical and based on the performance of the subaccount prior to inclusion in this product. Non-standardized returns have been adjusted to include all 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. For use with VAROOM variable annuity contracts previously issued by National Integrity Life Insurance Company (National Integrity), White Plains NY, and offered by **Touchstone Securities, LLC.***, Cincinnati, OH. Both are members of Western & Southern Financial Group, Inc. 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: ICC10 NIL-15 1011 and NIL-15 1011 NY R and Guaranteed Lifetime Withdrawal Benefit Rider series: ICC10 NR.32 1011, NR.32 1011 NY, ICC10 NR.33 1011 and NR.33 1011 NY and Death Benefit Rider series: ICC10 NR.34 1011 and NR.34 1011 NY.

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.

Exchange Traded Funds (ETFs) similar to those offered through subaccount options in VAROOM are available for direct purchase outside of it, without the additional fees and benefits associated with an annuity.

* 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

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 page 4 for applicable variable account options.
1. 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.
2. Investing in Debt Securities	The prices and income of bonds and other debt securities may be impacted by changes in interest rates, maturities, credit ratings, and currency inflation. Economic, regulatory, or political developments can affect issuers' ability to pay interest or repay principal. Non-cash paying instruments, such as zero coupon and pay-in-kind securities, may experience greater value, interest rate, and liquidity fluctuations.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. Privately-Issued Securities Risk	A fund may invest in privately issued securities, including those under Rule 144A or Regulation S of the Securities Act of 1933. These unregistered securities may face legal resale restrictions, lack a public trading market, and be considered illiquid. They may be harder to value, subject to wide value fluctuations, and difficult to sell, potentially leading to losses for the fund.
9. 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.
10. 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.
11. 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.
12. 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

VAROOM - Subaccount Options	Separate Account 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 (%)
Fidelity VIP Government Money Market Portfolio (2,5,11,12)	4/1/1982	10.323276	1.04%	1.72%	2.45%	1.61%	0.31%	-1.41%	-5.96%	-5.28%	0.51%	0.84%	0.31%	-1.41%
iShares® 5-10 Year Investment Grade Corporate Bond ETF (2,3,4,5,6,7,8,10)	12/21/2010	29.598558	-1.61%	0.11%	4.05%	-1.01%	0.87%	1.26%	-8.61%	-6.89%	2.16%	-1.86%	0.87%	1.26%
iShares® Core S&P 500 ETF (4,5,6,7,10)	12/21/2010	151.271081	11.70%	18.01%	18.73%	10.63%	13.15%	12.15%	4.70%	11.01%	17.30%	10.09%	13.15%	12.15%
iShares® Core S&P Mid-Cap ETF (4,5,6,7,10)	12/21/2010	100.174481	13.27%	14.91%	11.94%	6.00%	8.72%	8.98%	6.27%	7.91%	10.32%	5.35%	8.72%	8.98%
iShares® Core S&P Small-Cap ETF (4,5,6,7,10)	12/21/2010	100.117578	19.28%	21.66%	12.41%	4.84%	8.39%	8.98%	12.28%	14.66%	10.80%	4.17%	8.39%	8.98%
iShares® Core U.S. Aggregate Bond ETF (2,3,4,5,6,7,10,11)	12/21/2010	24.967172	-1.44%	-0.05%	2.09%	-2.18%	-0.55%	0.30%	-8.44%	-7.05%	0.14%	-3.07%	-0.55%	0.30%
iShares® iBoxx $ High Yield Corporate Bond ETF (2,3,4,5,6,7,8,10)	12/21/2010	38.714273	1.16%	2.64%	6.11%	1.70%	2.57%	2.94%	-5.84%	-4.36%	4.30%	0.94%	2.57%	2.94%
iShares® International Treasury Bond ETF (2,3,5,6,7,8)	12/21/2010	17.434780	-2.34%	-3.32%	0.69%	-6.16%	-3.36%	-2.28%	-9.34%	-10.32%	-1.32%	-7.22%	-3.36%	-2.28%
iShares® S&P 500 Growth ETF (4,5,6,7,10)	12/21/2010	185.686741	12.02%	19.66%	22.92%	10.78%	15.38%	13.78%	5.02%	12.66%	21.58%	10.24%	15.38%	13.78%
iShares® S&P 500 Value ETF (4,5,6,7,10)	12/21/2010	108.102133	10.97%	15.69%	13.35%	9.35%	9.70%	9.52%	3.97%	8.69%	11.77%	8.79%	9.70%	9.52%
iShares® TIPS Bond ETF (2,4,6,7,10,11)	12/21/2010	24.915485	-0.81%	-1.15%	1.79%	-1.73%	0.34%	0.65%	-7.81%	-8.15%	-0.18%	-2.60%	0.34%	0.65%
Vanguard® Developed Markets Index Fund, ETF Shares (1,3,6,7)	12/21/2010	68.074428	16.05%	25.33%	18.21%	8.07%	8.14%	5.75%	9.05%	18.33%	16.76%	7.48%	8.14%	5.75%
Vanguard® Dividend Appreciation Index Fund, ETF Shares (1,6,7)	12/21/2010	112.677791	9.64%	14.41%	13.91%	8.23%	10.98%	10.26%	2.64%	7.41%	12.35%	7.64%	10.98%	10.26%
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (1,3,6,7)	12/21/2010	42.908153	11.28%	18.18%	15.56%	4.23%	5.94%	2.44%	4.28%	11.18%	14.04%	3.54%	5.94%	2.44%
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (1,2,6,7)	12/21/2010	31.813723	-1.66%	0.03%	3.87%	-1.16%	0.68%	1.89%	-8.66%	-6.97%	1.98%	-2.01%	0.68%	1.89%
Vanguard® Morningstar Large-Cap Index Fund, ETF Shares (1,6,7)	12/21/2010	150.577799	11.49%	17.60%	18.93%	10.21%	13.16%	12.05%	4.49%	10.60%	17.49%	9.67%	13.16%	12.05%
Vanguard® Morningstar Mega Cap Index Fund, ETF Shares (1,6,7)	12/21/2010	160.995293	11.24%	18.64%	19.89%	11.16%	13.89%	12.56%	4.24%	11.64%	18.48%	10.63%	13.89%	12.56%
Vanguard® Real Estate Index Fund, ETF Shares (1,6,7,9)	12/21/2010	58.698077	9.72%	6.54%	7.57%	-0.45%	2.89%	5.70%	2.72%	-0.46%	5.81%	-1.28%	2.89%	5.70%
Vanguard® Short-Term Bond Index Fund, ETF Shares (1,2,6,7)	4/26/2012	24.421041	-0.61%	0.16%	2.46%	-0.27%	0.00%	-0.16%	-7.61%	-6.84%	0.52%	-1.09%	0.00%	-0.16%
Vanguard® Total Bond Market Index Fund, ETF Shares (1,2,6,7)	12/21/2010	24.965728	-1.44%	-0.11%	2.08%	-2.21%	-0.54%	0.32%	-8.44%	-7.11%	0.12%	-3.10%	-0.54%	0.32%

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. See pages 1 - 3 for a description of the Separate Account Inception Date and Investment Risks noted above.

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

VAROOM - Subaccount Options	7 Day Yield (%)	Subaccount Incept Date	YTD Return (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
Fidelity VIP Government Money Market Portfolio (2,5,11,12)	1.56%	9/21/2016	-6.22%	-5.18%	0.60%	0.72%	N/A	0.30%
iShares® 5-10 Year Investment Grade Corporate Bond ETF (2,3,4,5,6,7,8,10)		2/1/2012	-7.27%	-4.36%	2.44%	-1.46%	1.03%	1.11%
iShares® Core S&P 500 ETF (4,5,6,7,10)		2/1/2012	1.88%	12.74%	16.76%	10.66%	13.25%	12.63%
iShares® Core S&P Mid-Cap ETF (4,5,6,7,10)		2/1/2012	9.29%	16.57%	11.62%	6.37%	9.47%	9.71%
iShares® Core S&P Small-Cap ETF (4,5,6,7,10)		2/1/2012	15.81%	27.87%	12.25%	4.61%	9.35%	9.58%
iShares® Core U.S. Aggregate Bond ETF (2,3,4,5,6,7,10,11)		2/1/2012	-7.21%	-5.18%	0.23%	-2.69%	-0.43%	-0.01%
iShares® iBoxx $ High Yield Corporate Bond ETF (2,3,4,5,6,7,8,10)		2/1/2012	-6.27%	-3.85%	4.51%	0.93%	2.83%	2.71%
iShares® International Treasury Bond ETF (2,3,5,6,7,8)		2/1/2012	-9.45%	-12.30%	-2.11%	-7.12%	-3.40%	-2.63%
iShares® S&P 500 Growth ETF (4,5,6,7,10)		2/1/2012	3.72%	16.04%	21.96%	11.66%	15.69%	14.45%
iShares® S&P 500 Value ETF (4,5,6,7,10)		2/1/2012	-0.13%	8.89%	10.40%	8.42%	9.60%	9.83%
iShares® TIPS Bond ETF (2,4,6,7,10,11)		2/1/2012	-6.78%	-5.83%	-0.20%	-1.95%	0.45%	-0.06%
Vanguard® Developed Markets Index Fund, ETF Shares (1,3,6,7)		2/1/2012	6.76%	19.13%	15.45%	7.36%	8.37%	6.68%
Vanguard® Dividend Appreciation Index Fund, ETF Shares (1,6,7)		2/1/2012	0.52%	8.26%	11.62%	8.20%	10.98%	10.53%
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (1,3,6,7)		2/1/2012	3.11%	14.45%	13.35%	2.41%	6.42%	3.15%
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (1,2,6,7)		2/1/2012	-7.28%	-4.47%	2.26%	-1.61%	0.86%	1.50%
Vanguard® Morningstar Large-Cap Index Fund, ETF Shares (1,6,7)		2/1/2012	1.84%	12.58%	17.07%	10.23%	13.28%	12.59%
Vanguard® Morningstar Mega Cap Index Fund, ETF Shares (1,6,7)		2/1/2012	1.49%	13.56%	18.18%	11.22%	13.99%	13.12%
Vanguard® Real Estate Index Fund, ETF Shares (1,6,7,9)		2/1/2012	3.06%	3.35%	5.28%	0.05%	2.92%	5.21%
Vanguard® Short-Term Bond Index Fund, ETF Shares (1,2,6,7)		4/26/2012	-7.44%	-5.99%	0.67%	-1.06%	-0.03%	-0.15%
Vanguard® Total Bond Market Index Fund, ETF Shares (1,2,6,7)		2/1/2012	-7.20%	-5.28%	0.17%	-2.71%	-0.42%	0.00%

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 a description of the Subaccount Inception Date and Investment Risks noted above.