



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-02-0011.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 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. **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 3-6 for applicable variable account options.
- 1. Market Risk** The value of the securities held by the fund may rise or fall due to market conditions.
 - 2. Management** The fund is subject the manager’s judgment and methodologies which may impact performance.
 - 3. Growth Investing** Investing in growth stocks may be more volatile than investing in other securities.
 - 4. International and Emerging Markets** Investing in foreign and/or emerging market securities carry the associated risks of economic and political instability, market liquidity, currency volatility and differences in accounting standards.
 - 5. Income Investing** Income may be reduced when interest rates fall or by changes in the finances available at the companies in which the fund invests.
 - 6. Debt Securities** Risk of investing in bonds and debt securities include credit risk, prepayment risk and interest rate risk. When interest rates rise, bond prices generally fall. Bonds with longer maturities are more sensitive to interest rate risks. Lower rated securities involve greater risk of default.
 - 7. High Yield** Securities rated below investment grade (or “junk bonds”) are sensitive to economic, political changes and adverse development specific to a company or sector. Issuers of non investment grade debt securities are more likely to be unable to make timely payments of interest or principal.
 - 8. Liquidity** Certain securities may have limited trading which makes them more difficult to value, trade, buy or sell.
 - 9. Small-Cap Investing** Investing in stocks of small-cap companies may be subject to more erratic market movements than stocks of larger companies.

* 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
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For the period ending 11/30/18

Investment Risks – Continued

- 10. Fund of Funds** Funds that pursue their investment objective primarily by investing in other funds. The cost of investing in the portfolio will generally be higher than the cost of investing in a fund that invests directly in individual securities. The principal risks of an investment in the fund include the principal risks of investing in the underlying funds.
- 11. Futures Contracts** The fund invests in futures contracts which may lack liquidity and are subject to counterparty risk.
- 12. Short Selling** Short selling may result in additional costs associated with covering short positions and a possibility of unlimited loss.
- 13. Asset Allocation** The value of an investment in the fund is based on the performance of the underlying funds in which it invests and the allocation of its assets among those funds. This allocation could cause the fund to underperform relative to relevant benchmarks and other funds with similar objectives.
- 14. Non-diversification** Investing a greater percentage of assets in securities of a limited number of issuers and may be subject to greater risks.
- 15. Convertibles** Convertible securities which are subject to the risks of both debt securities and equity securities.
- 16. Mid-Cap Investing** Investing in stocks of mid-cap companies may be subject to more erratic market movements than stocks of larger, more established companies.
- 17. Preferreds** The fund invests in preferred stocks which are relegated below bonds for payment should the issuer be liquidated and can be called or redeemed prior to maturity, negatively impacting the stock's price when interest rates decline.
- 18. Commodity** Commodities are subject to high volatility. They may be affected by changes in market movements, interest rates or factors affecting a particular industry or commodity such as drought, floods, weather, livestock disease, embargoes, tariffs and international economic, political and regulatory developments.
- 19. Derivatives** Derivatives may be volatile and carry additional risks including liquidity, interest rate, market, credit and management risks.
- 20. REITS/Real Estate** Investments in real-estate related instruments may be affected by economic, legal, cultural, environmental or technological factors that affect property values, rents or occupancies related to the fund's holdings. Real estate companies, including REITs may be more volatile and less liquid. The value of investments in real estate related companies may be affected by the quality of management.
- 21. Sector** Investing a high percentage of assets in specific sectors of the market in order to achieve a potentially greater investment return may be more susceptible to economic, political, and regulatory developments in a particular sector of the market, and may experience increased volatility.
- 22. Value Investing** The fund invests in value stocks which may not appreciate in value as anticipated or experience a decline in value.
- 23. Correlation to Index** There is no assurance that the fund will achieve returns similar to that of the Index. Factors such as stock selection, expenses, changes in the composition of the Index, or the timing of purchases or redemptions affect the correlation between the Index and the fund.
- 24. Leverage** Leverage may result in increased volatility of returns.
- 25. ETF Investing** ETFs may lack liquidity and may trade below the value of the underlying portfolio.
- 26. Portfolio Turnover** High portfolio turnover may lead to increased fund expenses, lower investment returns, and higher short-term capital gains taxable to shareholders.
- 27. Volatility Management** There can be no guarantee that a portfolio will maintain its target volatility level.
- 28. Merger Arbitrage** Companies that are or are expected to be in mergers or other restructuring may not be completed on the terms or time frames contemplated which may result in losses.
- 29. Currency** Foreign currencies may decline in value relative to the U.S. dollar and affect the portfolio's investments in foreign currencies or in securities that trade in, and receive revenues in, or in derivatives that provide exposure to, foreign currencies.
- 30. Counterparty Credit Risk** Investing in the use of financial instruments including swap agreements and structured notes, involves special risk considerations that are different from those associated with ordinary portfolio securities.
- 31. Depository Receipts Risk** Foreign receipts, which include American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs), carry the associated risks of economic and political instability, market liquidity, currency volatility and differences in accounting standards.
- 32. Large-Cap Investing** Investing in stocks of large-cap companies may be unable to respond quickly to new competitive challenges.
- 33. Mortgage-Backed Securities and Asset-Backed Securities** Mortgage-backed and asset backed securities are subject to the risks of prepayment, defaults, changing interest rates and the financial condition of the issuer.
- 34. Money Market** **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 11/30/18

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. Bond Fund ¹ (1,2,4,6,7,8,11,30,33)	1/2/1996	9.608049	-3.52	-3.61	-1.00	-0.71	0.65	1.29	-10.79	-10.91	-3.04	-1.64	0.38	1.05
American Funds I.S. Capital Income Builder (1,2,4,5,6)	5/1/2014	9.987963	-5.68	-4.65	1.74	N/A	N/A	0.40	-12.95	-11.95	-0.20	N/A	N/A	-0.55
American Funds I.S. Global Growth Fund ¹ (1,2,3,4,29)	4/30/1997	13.474606	-5.71	-4.23	6.23	5.76	10.09	5.83	-12.98	-11.53	4.44	4.99	9.91	5.66
American Funds I.S. Growth Fund ¹ (1,2,3,4,29)	2/8/1984	16.781973	4.85	6.95	12.17	10.57	12.71	6.50	-2.42	-0.35	10.55	9.91	12.54	6.39
American Funds I.S. Growth-Income Fund ¹ (1,2,3,4,5,29)	2/8/1984	15.547252	3.45	5.54	10.38	8.97	9.52	5.49	-3.82	-1.76	8.72	8.27	9.31	5.38
American Funds I.S. Managed Risk Asset Allocation Fund ¹ (1,2,3,4,5,6,7,8,11,12,13,14)	9/28/2012	11.735202	-3.39	-2.31	4.22	2.96	N/A	5.17	-10.67	-9.61	2.37	2.13	N/A	4.79
American Funds I.S. New World Fund ¹ (1,2,3,4,6,7,8,9,29)	6/17/1999	10.283736	-13.03	-10.39	4.21	0.20	5.75	4.48	-20.30	-17.69	2.37	-0.72	5.55	4.28
BlackRock Capital Appreciation V.I. Fund ¹ (1,2,3,15,16,17)	4/3/2000	19.634425	8.32	10.41	11.63	10.82	11.77	2.99	1.05	3.11	9.98	10.16	11.58	2.61
BlackRock Global Allocation V.I. Fund (1,2,4,6,7,9,15,16,18,19,20,24,29,33)	11/18/2003	11.577640	-5.57	-4.50	2.46	1.55	4.30	4.76	-12.84	-11.80	0.55	0.68	4.07	4.56
BlackRock High Yield V.I. Fund ¹ (1,2,4,6,7,8,15,17,19,24,26,29,33)	4/20/1982	10.974992	-2.02	-1.75	2.94	-0.41	3.96	-2.07	-9.30	-9.05	1.05	-1.35	3.74	-2.58
BlackRock Total Return V.I. Fund ¹ (1,2,4,6,7,15,17,18,19,24,26,29,33)	4/20/1982	9.639652	-3.46	-3.41	-0.85	-0.82	0.72	-1.00	-10.73	-10.71	-2.89	-1.76	0.45	-1.36
Columbia VP - Mid Cap Value Fund (1,2,4,9,16,20,21,22)	5/3/2010	16.156060	-5.82	-4.53	4.84	4.86	N/A	7.92	-13.09	-11.83	3.02	4.09	N/A	7.71
Columbia VP - Small Cap Value Fund (1,2,4,9,20,21,22)	6/1/2000	26.354759	-8.56	-8.47	8.04	5.58	10.40	8.19	-15.84	-15.77	6.33	4.82	10.22	8.03
DWS Small Cap Index VIP Fund ¹ (1,2,8,9,19,23,30)	8/22/1997	17.167706	-1.85	-1.46	7.84	5.59	13.14	5.10	-9.13	-8.76	6.11	4.82	12.99	4.87
Fidelity VIP Asset Manager Portfolio SM (1,2,4,6)	9/6/1989	14.319234	-3.61	-2.50	2.65	2.63	7.42	2.42	-10.88	-9.80	0.74	1.79	7.23	2.19
Fidelity VIP Balanced Portfolio (1,2,4,6)	1/3/1995	16.515062	-0.33	0.85	5.90	5.57	11.03	4.00	-7.60	-6.45	4.10	4.81	10.87	3.79
Fidelity VIP Contrafund Portfolio [®] (1,2,4)	1/3/1995	18.291543	-0.43	1.17	7.77	7.41	12.91	7.43	-7.71	-6.13	6.03	6.69	12.75	7.30
Fidelity VIP Disciplined Small Cap Portfolio (1,2,4,9)	12/27/2005	16.265828	-4.50	-3.78	5.04	4.60	12.55	5.35	-11.77	-11.08	3.22	3.82	12.39	5.09
Fidelity VIP Equity-Income Portfolio (1,2,4,6,7,22)	10/9/1986	13.729192	-1.61	0.33	7.78	5.54	11.67	3.97	-8.88	-6.97	6.05	4.78	11.50	3.78
Fidelity VIP Freedom 2010 Portfolio (1,2,4,6,10,22,24)	4/26/2005	13.517057	-3.86	-2.83	2.99	2.43	6.91	3.69	-11.13	-10.13	1.10	1.58	6.71	3.45
Fidelity VIP Freedom 2015 Portfolio (1,2,4,6,10,22,24)	4/26/2005	13.693180	-4.13	-2.95	3.62	2.91	7.40	4.05	-11.41	-10.25	1.75	2.08	7.21	3.82
Fidelity VIP Freedom 2020 Portfolio (1,2,4,6,10,22,24)	4/26/2005	13.594517	-4.37	-3.06	4.05	3.25	8.34	4.21	-11.65	-10.36	2.20	2.43	8.15	3.97
Fidelity VIP Freedom 2025 Portfolio (1,2,4,6,10,22,24)	4/26/2005	14.246819	-4.63	-3.21	4.39	3.59	9.15	4.68	-11.90	-10.51	2.54	2.77	8.97	4.45
Fidelity VIP Freedom 2030 Portfolio (1,2,3,4,6,10,22,24)	4/26/2005	14.128602	-5.04	-3.33	5.26	4.20	9.85	4.81	-12.32	-10.63	3.44	3.40	9.68	4.58
Fidelity VIP Government Money Market Portfolio (1,2,34)	4/1/1982	9.677823	0.03	-0.02	-0.78	-1.08	-1.31	-1.48	-7.25	-7.32	-2.82	-2.04	-1.64	-1.92
Fidelity VIP Growth Portfolio (1,2,3,4)	10/9/1986	22.085318	5.77	6.69	11.89	10.76	14.95	5.84	-1.50	-0.62	10.26	10.10	14.79	5.69
Fidelity VIP High Income Portfolio (1,2,4,6,7)	9/19/1985	14.622376	-2.94	-2.56	3.60	1.64	7.72	0.03	-10.22	-9.86	1.73	0.78	7.54	-0.37
Fidelity VIP Index 500 Portfolio (1,2,23)	8/27/1992	18.686642	2.44	4.26	10.04	9.09	13.26	7.06	-4.84	-3.04	8.37	8.40	13.09	6.93
Fidelity VIP Investment Grade Bond Portfolio (2,4,6,24)	12/5/1988	12.660702	-3.30	-3.23	0.17	0.52	3.06	1.44	-10.58	-10.53	-1.83	-0.38	2.82	1.17
Fidelity VIP Mid Cap Portfolio (1,2,4,16)	12/28/1998	17.843546	-6.41	-3.99	5.83	5.38	12.65	6.64	-13.69	-11.29	4.03	4.61	12.51	6.45
Fidelity VIP Overseas Portfolio (1,2,4)	1/28/1987	9.502508	-11.52	-9.99	1.56	0.10	6.76	2.00	-18.79	-17.29	-0.39	-0.83	6.57	1.77
Fidelity VIP Target Volatility Portfolio (1,2,4,6,7,10,18,19,21,24,25,26,27,30)	2/13/2013	11.914005	-3.78	-2.44	3.99	3.34	N/A	4.92	-11.06	-9.74	2.13	2.52	N/A	4.38
FT Franklin Growth & Income VIP Fund ¹ (1,2,3,4,5,6,7,15,21,22)	1/24/1989	15.360294	2.06	3.78	8.04	6.67	11.59	4.94	-5.21	-3.52	6.31	5.93	11.42	4.77
FT Franklin Income VIP Fund ¹ (1,2,4,5,6,7,8,19,21,22,30)	1/24/1989	13.886153	-1.60	-0.45	5.32	2.78	8.66	4.64	-8.87	-7.75	3.50	1.94	8.48	4.49
FT Franklin Large Cap Growth VIP Fund ¹ (1,2,3,4,9,16,21)	5/1/1996	17.653788	5.67	6.29	8.46	8.99	12.15	5.86	-1.60	-1.01	6.72	8.30	11.98	5.69
FT Franklin Mutual Shares VIP Fund ¹ (1,2,4,9,16,19,22,28)	11/8/1996	12.881704	-3.07	-1.09	5.00	3.62	9.15	4.95	-10.35	-8.39	3.18	2.81	8.97	4.76

For the period ending 11/30/18			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 Small Cap Value VIP Fund (1,2,4,9,20,21,22)	1/6/1999	16.787497	-4.61	-4.51	8.17	4.41	13.16	7.36	-11.89	-11.81	6.46	3.61	13.01	7.19
FT Templeton Foreign VIP Fund ¹ (1,2,4,8,9,16,19,21,22,29)	5/1/1992	9.449226	-12.66	-9.95	1.02	-2.67	5.68	3.51	-19.93	-17.25	-0.94	-3.69	5.48	3.36
FT Templeton Global Bond VIP Fund ¹ (1,2,4,5,6,7,8,14,19,21,29)	1/24/1989	9.456122	0.67	-0.43	0.10	-0.36	1.57	3.11	-6.61	-7.73	-1.90	-1.29	1.30	2.93
FT Templeton Growth VIP Fund ¹ (1,2,4,9,16,19,21,22)	3/15/1994	10.640185	-8.74	-5.72	3.94	0.74	8.28	3.57	-16.01	-13.02	2.08	-0.16	8.10	3.38
Guggenheim VT Global Managed Futures Strategy Fund (1,2,4,6,7,8,9,10,12,14,16,18,19,21,24,26,29,30,32,33)	11/7/2008	5.859966	-10.23	-9.40	-7.64	-2.59	-5.15	-5.04	-17.50	-16.70	-9.99	-3.58	-5.56	-5.45
Guggenheim VT Long Short Equity Fund (1,2,5,6,7,8,9,10,12,14,16,19,21,24,26,30,31,32,33)	5/1/2002	10.276395	-9.94	-6.82	0.65	0.93	5.30	2.24	-17.21	-14.12	-1.33	0.04	5.09	1.99
Guggenheim VT Multi-Hedge Strategies Fund (1,2,4,6,7,8,9,10,12,14,16,18,19,21,24,26,29,30,31,32,33)	11/29/2005	8.348891	-5.84	-4.68	-1.86	-0.51	0.50	-1.13	-13.12	-11.98	-3.94	-1.44	0.21	-1.47
Invesco V.I. American Franchise Fund ¹ (1,2,3,4,16,21)	7/3/1995	20.956512	2.29	3.86	8.80	8.46	15.77	7.45	-4.99	-3.44	7.08	7.76	15.64	7.32
Invesco V.I. American Value Fund ¹ (1,2,4,9,16,19,20,21,22,29,31)	1/2/1997	17.358815	-3.59	-1.91	3.92	3.17	12.65	6.75	-10.87	-9.21	2.06	2.35	12.51	6.61
Invesco V.I. Comstock Fund ¹ (1,2,4,9,16,19,20,21,22,29,31)	4/30/1999	15.669767	-4.16	-1.15	7.38	5.57	12.14	4.82	-11.43	-8.45	5.64	4.81	11.97	4.59
Invesco V.I. International Growth Fund ¹ (1,2,3,4,16,17,19,21,31)	5/5/1993	10.905020	-13.01	-11.41	0.57	0.07	5.28	4.40	-20.28	-18.71	-1.41	-0.84	5.07	4.25
Invesco V.I. Mid Cap Growth Fund (1,2,3,4,16)	9/25/2000	12.748010	2.18	3.15	6.08	4.23	11.10	-3.49	-5.09	-4.15	4.28	3.42	10.95	-4.30
Morgan Stanley VIF Emerging Markets Debt Portfolio ¹ (4,6,7,8,14,19,24)	6/16/1997	13.465152	-9.51	-9.19	1.37	1.15	5.42	0.78	-16.79	-16.49	-0.58	0.28	5.23	0.43
Morgan Stanley VIF Emerging Markets Equity Portfolio ¹ (1,4,8,19)	10/1/1996	9.255471	-17.95	-13.88	4.40	-0.91	7.21	2.57	-25.22	-21.18	2.57	-1.87	7.04	2.29
Morgan Stanley VIF U.S. Real Estate Portfolio ¹ (1,9,14,16,20)	3/3/1997	13.137616	1.02	1.54	2.90	6.74	13.65	5.90	-6.25	-5.76	1.00	6.02	13.52	5.71
PIMCO VIT All Asset Portfolio (1,2,4,6,7,8,9,10,11,12,13,14,15,18,19,20,22,24,28,29,33)	4/30/2004	12.737965	-5.96	-4.13	4.76	0.73	5.42	3.30	-13.23	-11.43	2.93	-0.17	5.21	3.07
PIMCO VIT CommodityRealReturn™ Strategy Portfolio (1,2,4,6,7,8,11,12,15,18,19,24,29,30,33)	2/28/2006	3.913688	-9.32	-6.49	-0.09	-9.47	-1.66	-4.76	-16.60	-13.79	-2.08	-10.81	-1.92	-5.14
PIMCO VIT International Bond Portfolio ¹ (1,2,4,6,7,8,12,14,19,24,29,33)	2/26/1999	10.388304	0.31	-0.12	1.52	1.87	2.99	0.79	-6.97	-7.42	-0.43	1.02	2.74	0.48
PIMCO VIT Long-Term U.S. Government Portfolio ¹ (1,2,6,11,12,15,19,21,24,30,33)	4/30/1999	9.701648	-7.53	-7.03	-1.13	2.48	1.74	3.03	-14.81	-14.33	-3.18	1.66	1.47	2.82
PIMCO VIT Low Duration Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)	3/31/2006	10.862579	-1.42	-1.47	-0.81	-0.92	1.50	1.35	-8.69	-8.77	-2.85	-1.87	1.25	1.08
PIMCO VIT Real Return Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)	2/28/2006	11.356396	-3.68	-3.18	0.01	-0.60	2.98	1.69	-10.96	-10.48	-1.99	-1.53	2.75	1.43
PIMCO VIT Total Return Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)	2/28/2006	13.086279	-3.02	-2.82	0.11	0.28	2.93	2.86	-10.29	-10.12	-1.89	-0.63	2.69	2.62
TOPS® Managed Risk Moderate Growth ETF Portfolio ^{1,2} (1,2,4,6,7,9,10,16,19,20,25,29)	6/9/2011	10.804149	-5.95	-4.50	2.57	0.94	N/A	2.36	-13.22	-11.80	0.66	0.05	N/A	2.09
Touchstone VST Active Bond Fund (2,4,6,7,11,19,24,26,29,30,33)	1/1/1999	12.714072	-3.74	-3.69	0.24	0.20	2.92	2.17	-11.02	-10.99	-1.75	-0.71	2.68	1.93
Touchstone VST Aggressive ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)	7/16/2004	22.976083	-3.68	-2.01	5.28	4.80	9.18	5.00	-10.95	-9.31	3.46	4.02	8.99	4.77
Touchstone VST Conservative ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)	7/16/2004	15.374407	-2.92	-2.11	2.74	2.36	4.75	3.24	-10.19	-9.41	0.83	1.51	4.52	3.00
Touchstone VST Focused Fund (1,2,4,9,14,16,17,21,26,31,32)	11/21/1994	18.972873	-0.58	1.38	6.64	7.72	13.27	8.25	-7.86	-5.92	4.87	7.02	13.12	8.13
Touchstone VST Large Cap Core Equity Fund (1,2,14,21,32)	5/1/1999	16.288014	0.21	3.26	8.03	7.30	11.57	3.21	-7.06	-4.04	6.29	6.57	11.40	2.90
Touchstone VST Moderate ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)	7/16/2004	14.970756	-3.33	-2.08	4.01	3.73	7.29	4.19	-10.61	-9.38	2.15	2.93	7.08	3.95

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 9/30/18

Pinnacle - Variable Account Options	7 Day Yield (%)	Variable Acct Incept Date†	1 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
American Funds I.S. Bond Fund (1,2,4,6,7,8,11,30,33)		5/1/2016	-13.50	N/A	N/A	-6.51
American Funds I.S. Capital Income Builder (1,2,4,5,6)		4/24/2015	-10.77	N/A	N/A	-3.74
American Funds I.S. Global Growth Fund (1,2,3,4,29)		12/13/2013	-0.89	N/A	N/A	5.16
American Funds I.S. Growth Fund (1,2,3,4,29)		12/13/2013	11.33	N/A	N/A	10.16
American Funds I.S. Growth-Income Fund (1,2,3,4,5,29)		12/13/2013	6.06	N/A	N/A	7.76
American Funds I.S. Managed Risk Asset Allocation Fund (1,2,3,4,5,6,7,8,11,12,13,14)		12/13/2013	-6.06	N/A	N/A	0.85
American Funds I.S. New World Fund (1,2,3,4,6,7,8,9,29)		12/13/2013	-12.39	N/A	N/A	-2.06
BlackRock Capital Appreciation V.I. Fund (1,2,3,15,16,17)		5/1/2011	18.82	11.15	N/A	8.16
BlackRock Global Allocation V.I. Fund (1,2,4,6,7,9,15,16,18,19,20,24,29,33)		5/1/2011	-9.11	-0.72	N/A	-0.55
BlackRock High Yield V.I. Fund (1,2,4,6,7,8,15,17,19,24,26,29,33)		5/1/2016	-8.69	N/A	N/A	0.56
BlackRock Total Return V.I. Fund (1,2,4,6,7,15,17,18,19,24,26,29,33)		5/1/2016	-13.43	N/A	N/A	-6.38
Columbia VP - Mid Cap Value Fund (1,2,4,9,16,20,21,22)		4/29/2011	-4.30	4.45	N/A	4.92
Columbia VP - Small Cap Value Fund (1,2,4,9,20,21,22)		5/1/2009	-8.33	4.86	N/A	9.96
DWS Small Cap Index VIP Fund (1,2,8,9,19,23,30)		5/7/2002	-0.06	5.13	5.97	3.64
Fidelity VIP Asset Manager Portfolio SM (1,2,4,6)		5/3/2004	-5.98	0.71	2.78	0.91
Fidelity VIP Balanced Portfolio (1,2,4,6)		4/21/2003	-1.01	4.43	5.75	3.21
Fidelity VIP Contrafund Portfolio [®] (1,2,4)		2/20/2002	4.76	7.72	7.21	5.40
Fidelity VIP Disciplined Small Cap Portfolio (1,2,4,9)		5/1/2007	-2.90	4.48	5.86	1.76
Fidelity VIP Equity-Income Portfolio (1,2,4,6,7,22)		2/20/2002	-3.71	3.85	4.87	1.26
Fidelity VIP Freedom 2010 Portfolio (1,2,4,6,10,22,24)		5/1/2007	-8.41	0.07	2.22	-0.16
Fidelity VIP Freedom 2015 Portfolio (1,2,4,6,10,22,24)		5/1/2007	-7.59	0.78	2.61	0.00
Fidelity VIP Freedom 2020 Portfolio (1,2,4,6,10,22,24)		5/1/2007	-6.81	1.33	3.01	-0.10
Fidelity VIP Freedom 2025 Portfolio (1,2,4,6,10,22,24)		5/1/2007	-6.28	1.97	3.72	0.42
Fidelity VIP Freedom 2030 Portfolio (1,2,3,4,6,10,22,24)		5/1/2007	-5.03	2.90	4.03	0.31
Fidelity VIP Government Money Market Portfolio (1,2,34)	-2.66	4/24/2015	-10.20	N/A	N/A	-5.44
Fidelity VIP Growth Portfolio (1,2,3,4)		2/20/2002	11.99	10.66	8.73	2.57
Fidelity VIP High Income Portfolio (1,2,4,6,7)		4/21/2003	-9.53	-0.78	2.86	1.82
Fidelity VIP Index 500 Portfolio (1,2,23)		5/1/2007	5.65	8.84	7.32	2.87
Fidelity VIP Investment Grade Bond Portfolio (2,4,6,24)		5/3/2004	-12.90	-3.11	-0.11	-1.07
Fidelity VIP Mid Cap Portfolio (1,2,4,16)		2/20/2002	-0.09	5.44	6.86	6.82
Fidelity VIP Overseas Portfolio (1,2,4)		5/3/2004	-7.93	-0.54	0.68	1.06
Fidelity VIP Target Volatility Portfolio (1,2,4,6,7,10,18,19,21,24,25,26,27,30)		12/13/2013	-5.17	N/A	N/A	1.39
FT Franklin Growth & Income VIP Fund (1,2,3,4,5,6,7,15,21,22)		1/8/2003	-0.77	4.93	5.89	0.66
FT Franklin Income VIP Fund (1,2,4,5,6,7,8,19,21,22,30)		1/8/2003	-7.16	0.53	4.00	0.75
FT Franklin Large Cap Growth VIP Fund (1,2,3,4,9,16,21)		1/8/2003	13.84	9.38	7.01	3.19
FT Franklin Mutual Shares VIP Fund (1,2,4,9,16,19,22,28)		1/8/2003	-6.10	2.45	3.41	2.66

Standardized Average Annual Return

For the period ending 9/30/18

Pinnacle - Variable Account Options	7 Day Yield (%)	Variable Acct Incept Date†	1 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
FT Franklin Small Cap Value VIP Fund (1,2,4,9,20,21,22)		5/1/2007	-4.20	3.41	5.50	1.95
FT Templeton Foreign VIP Fund (1,2,4,8,9,16,19,21,22,29)		1/8/2003	-12.53	-4.32	-0.11	-0.60
FT Templeton Global Bond VIP Fund (1,2,4,5,6,7,8,14,19,21,29)		5/1/2013	-12.83	-4.45	N/A	-5.08
FT Templeton Growth VIP Fund (1,2,4,9,16,19,21,22)		1/8/2003	-8.75	-0.30	2.17	-0.31
Guggenheim VT Global Managed Futures Strategy Fund (1,2,4,6,7,8,9,10,12,14,16,18,19,21,24,26,29,30,32,33)		11/24/2008	-9.03	-3.87	N/A	-9.21
Guggenheim VT Long Short Equity Fund (1,2,5,6,7,8,9,10,12,14,16,19,21,24,26,30,31,32,33)		2/25/2008	-10.21	-1.19	-1.10	-3.68
Guggenheim VT Multi-Hedge Strategies Fund (1,2,4,6,7,8,9,10,12,14,16,18,19,21,24,26,29,30,31,32,33)		2/25/2008	-12.15	-3.85	-5.01	-5.93
Invesco V.I. American Franchise Fund (1,2,3,4,16,21)		1/8/2003	10.12	9.68	9.74	5.72
Invesco V.I. American Value Fund (1,2,4,9,16,19,20,21,22,29,31)		5/1/2008	1.00	2.69	5.77	3.22
Invesco V.I. Comstock Fund (1,2,4,9,16,19,20,21,22,29,31)		1/8/2003	0.86	5.50	6.03	4.57
Invesco V.I. International Growth Fund (1,2,3,4,16,17,19,21,31)		5/1/2011	-12.99	-1.62	N/A	-0.93
Invesco V.I. Mid Cap Growth Fund (1,2,3,4,16)		5/1/2016	5.29	N/A	N/A	9.56
Morgan Stanley VIF Emerging Markets Debt Portfolio (4,6,7,8,14,19,24)		2/20/2002	-16.31	-2.02	1.63	0.99
Morgan Stanley VIF Emerging Markets Equity Portfolio (1,4,8,19)		1/8/2003	-19.04	-3.62	-0.49	6.41
Morgan Stanley VIF U.S. Real Estate Portfolio (1,9,14,16,20)		2/20/2002	-7.12	2.92	1.71	4.76
PIMCO VIT All Asset Portfolio (1,2,4,6,7,8,9,10,11,12,13,14,15,18,19,20,22,24,28,29,33)		2/25/2008	-10.63	-2.53	0.96	-0.60
PIMCO VIT CommodityRealReturn™ Strategy Portfolio (1,2,4,6,7,8,11,12,15,18,19,24,29,30,33)		2/25/2008	-7.14	-14.33	-10.92	-15.55
PIMCO VIT International Bond Portfolio (1,2,4,6,7,8,12,14,19,24,29,33)		5/1/2016	-9.31	N/A	N/A	-3.48
PIMCO VIT Long-Term U.S. Government Portfolio (1,2,6,11,12,15,19,21,24,30,33)		5/1/2013	-15.92	-1.26	N/A	-4.19
PIMCO VIT Low Duration Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)		2/25/2008	-11.84	-4.75	-1.75	-2.40
PIMCO VIT Real Return Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)		2/25/2008	-11.60	-4.54	-0.89	-1.70
PIMCO VIT Total Return Portfolio (1,2,4,6,7,8,11,12,15,19,21,24,29,30,33)		2/25/2008	-13.20	-3.36	0.39	-0.12
TOPS® Managed Risk Moderate Growth ETF Portfolio (1,2,4,6,7,9,10,16,19,20,25,29)		5/1/2013	-7.44	-1.19	N/A	-0.82
Touchstone VST Active Bond Fund (2,4,6,7,11,19,24,26,29,30,33)		5/7/2002	-13.21	-3.32	-0.02	-1.13
Touchstone VST Aggressive ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)		11/19/2004	-3.54	3.65	4.40	2.31
Touchstone VST Conservative ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)		11/19/2004	-7.87	-0.17	1.34	0.40
Touchstone VST Focused Fund (1,2,4,9,14,16,17,21,26,31,32)		5/7/2002	0.95	7.47	6.77	3.37
Touchstone VST Large Cap Core Equity Fund (1,2,14,21,32)		5/7/2002	3.69	6.89	5.37	2.44
Touchstone VST Moderate ETF Fund (1,2,3,4,5,6,8,9,10,14,16,21,22,23,25,26,32,33)		11/19/2004	-5.69	1.96	3.07	1.41

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 and 2 for descriptions of the Variable Account Inception Date† and the Investment Risks (1-34) noted above.