



**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](http://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. Variable annuities are issued and guaranteed by National Integrity Life Insurance Company, Greenwich NY, and offered by **Touchstone Securities, Inc.\***, Cincinnati, OH. Both 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: ICC10 NIL-15 1011 and NIL-15 1011 NY 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](http://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.

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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 02/28/19**

- 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 3-4 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. Passive Management** Passive management does not attempt defensive positions under any market conditions; risks include tracking errors in which the fund's positions diverge from that of the underlying index.
  - 3. 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.
  - 4. 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.
  - 5. Securities Lending Risk** Securities lending includes risks that the fund may lose money when the borrower of the fund's loaned securities fails to return the securities in a timely manner. The fund could also lose money in the event of a decline in the value of the collateral provided for loaned securities or a decline in the value of any investments. Securities lending could also trigger adverse tax consequences for the fund.
  - 6. ETF Investing** ETFs may lack liquidity and may trade below the value of the underlying portfolio.
  - 7. 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.
  - 8. Small-Cap Investing** Investing in stocks of small-cap companies may be subject to more erratic market movements than stocks of larger companies.
  - 9. 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.
  - 10. 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.
  - 11. Liquidity** Certain securities may have limited trading which makes them more difficult to value, trade, buy or sell.
  - 12. 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.
  - 13. Portfolio Turnover** High portfolio turnover may lead to increased fund expenses, lower investment returns, and higher short-term capital gains taxable to shareholders.
  - 14. 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.
  - 15. 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.
  - 16. Non-Diversification** Investing a greater percentage of assets in securities of a limited number of issuers and may be subject to greater risks.
  - 17. Growth Investing** Investing in growth stocks may be more volatile than investing in other securities.
  - 18. Large-Cap Investing** Investing in stocks of large-cap companies may be unable to respond quickly to new competitive challenges.
  - 19. 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.
  - 20. Management** The fund is subject to the manager's judgement and methodologies which may impact performance.
  - 21. 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 02/28/19

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 (20,21)	4/1/1982	9.807339	0.05	-0.11	-1.00	-1.36	-1.62	-1.83	-6.95	-7.11	-3.09	-2.22	-1.62	-1.83
iShares® Core S&P 500 ETF (1,2,3,4,5,6)	12/21/2010	56.489935	11.07	2.70	13.08	8.53	N/A	10.46	4.07	-4.30	11.49	7.94	N/A	10.46
iShares® Core S&P Mid-Cap ETF (1,2,3,4,5,6,7)	12/21/2010	52.494511	14.76	2.10	12.30	6.35	N/A	8.96	7.76	-4.90	10.69	5.72	N/A	8.96
iShares® Core S&P Small-Cap ETF (1,2,3,4,5,6,8)	12/21/2010	57.050088	15.08	5.10	14.65	7.23	N/A	10.10	8.08	-1.90	13.10	6.62	N/A	10.10
iShares® Core U.S. Aggregate Bond ETF (1,2,3,4,5,9,10,11,12,13)	12/21/2010	25.479220	0.48	1.12	-0.37	0.31	N/A	0.83	-6.52	-5.88	-2.43	-0.49	N/A	0.83
iShares® iBoxx \$ High Yield Corporate Bond ETF (1,2,3,4,5,6,9,11,14)	12/21/2010	32.211221	5.89	2.96	5.79	1.39	N/A	3.37	-1.11	-4.04	3.97	0.63	N/A	3.37
iShares® Intermediate-Term Corporate Bond ETF (2,3,4,5,9,11)	12/21/2010	26.916563	2.94	2.18	0.77	0.45	N/A	1.25	-4.06	-4.82	-1.24	-0.35	N/A	1.25
iShares® International Treasury Bond ETF (1,2,3,4,5,9,10,15,16)	12/21/2010	23.113784	-0.02	-5.89	-0.18	-2.53	N/A	-0.97	-7.02	-12.89	-2.23	-3.44	N/A	-0.97
iShares® S&P 500 Growth ETF (1,2,3,4,5,17)	12/21/2010	60.696248	11.46	4.32	15.02	10.26	N/A	11.71	4.46	-2.68	13.48	9.71	N/A	11.71
iShares® S&P 500 Value ETF (1,2,3,4,5)	12/21/2010	50.738996	10.63	0.63	10.41	6.16	N/A	8.53	3.63	-6.37	8.74	5.52	N/A	8.53
iShares® TIPS Bond ETF (1,2,3,4,5,9,11)	12/21/2010	23.122447	0.94	-0.22	-0.42	-0.62	N/A	0.32	-6.06	-7.22	-2.48	-1.45	N/A	0.32
Vanguard® Developed Markets Indexed Fund, ETF Shares (1,2,3,4,10)	12/21/2010	35.209666	9.63	-7.47	7.85	0.61	N/A	2.70	2.63	-14.47	6.10	-0.19	N/A	2.70
Vanguard® Dividend Appreciation Index Fund, ETF Shares (1,6,7)	12/21/2010	51.045900	10.85	5.98	12.52	7.97	N/A	9.47	3.85	-1.02	10.91	7.37	N/A	9.47
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (1,6,10,15)	12/21/2010	27.403863	8.90	-11.08	11.35	2.12	N/A	-0.85	1.90	-18.08	9.72	1.38	N/A	-0.85
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (6,9)	12/21/2010	29.259087	2.60	1.92	1.38	1.38	N/A	2.60	-4.40	-5.08	-0.61	0.61	N/A	2.60
Vanguard® Large-Cap Index Fund, ETF Shares (1,6,18)	12/21/2010	56.378895	11.26	2.78	13.26	8.38	N/A	10.30	4.26	-4.22	11.68	7.79	N/A	10.30
Vanguard® Mega Cap Index Fund, ETF Shares (1,6,18)	12/21/2010	57.071128	10.47	2.63	13.53	8.78	N/A	10.52	3.47	-4.37	11.95	8.20	N/A	10.52
Vanguard® Real Estate Index Fund, ETF Shares (1,4,6,19)	12/21/2010	44.561141	12.28	17.47	5.78	5.94	N/A	7.53	5.28	10.47	3.95	5.30	N/A	7.53
Vanguard® Short-Term Bond Index Fund, ETF Shares (6,9)	4/26/2012	23.806574	0.41	0.93	-0.76	-0.68	N/A	-0.71	-6.59	-6.07	-2.83	-1.52	N/A	-0.71
Vanguard® Total Bond Market Index Fund, ETF Shares (6,9)	12/21/2010	25.447330	0.71	1.28	-0.30	0.30	N/A	0.85	-6.29	-5.72	-2.35	-0.50	N/A	0.85

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 and 2 for a description of the Separate Account Inception Date and Investment Risks noted above.

**Standardized Average Annual Return**
**For the period ending 12/31/18**

<b>VAROOM - Subaccount Options</b>	<b>7 Day Yield (%)</b>	<b>Subaccount Incept Date</b>	<b>1 YR (%)</b>	<b>5 YR (%)</b>	<b>10 YR (%)</b>	<b>Since Incept (%)</b>
Fidelity VIP Government Money Market Portfolio (20,21)	0.26	9/21/2016	-7.28	N/A	N/A	-3.58
iShares® Core S&P 500 ETF (1,2,3,4,5,6)		2/1/2012	-13.96	5.77	N/A	9.84
iShares® Core S&P Mid-Cap ETF (1,2,3,4,5,6,7)		2/1/2012	-20.66	3.25	N/A	7.90
iShares® Core S&P Small-Cap ETF (1,2,3,4,5,6,8)		2/1/2012	-17.89	3.61	N/A	8.84
iShares® Core U.S. Aggregate Bond ETF (1,2,3,4,5,9,10,11,12,13)		2/1/2012	-8.65	-0.26	N/A	0.02
iShares® iBoxx \$ High Yield Corporate Bond ETF (1,2,3,4,5,6,9,11,14)		2/1/2012	-10.94	-0.07	N/A	2.17
iShares® Intermediate-Term Corporate Bond ETF (2,3,4,5,9,11)		2/1/2012	-9.43	-0.67	N/A	0.31
iShares® International Treasury Bond ETF (1,2,3,4,5,9,10,15,16)		2/1/2012	-11.48	-3.02	N/A	-1.46
iShares® S&P 500 Growth ETF (1,2,3,4,5,17)		2/1/2012	-9.95	7.70	N/A	11.13
iShares® S&P 500 Value ETF (1,2,3,4,5)		2/1/2012	-18.36	3.19	N/A	7.99
iShares® TIPS Bond ETF (1,2,3,4,5,9,11)		2/1/2012	-10.05	-1.19	N/A	-1.49
Vanguard® Developed Markets Index Fund, ETF Shares (1,2,3,4,10)		2/1/2012	-24.08	-2.06	N/A	2.94
Vanguard® Dividend Appreciation Index Fund, ETF Shares (1,6,7)		2/1/2012	-11.26	4.97	N/A	8.54
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (1,6,10,15)		2/1/2012	-24.78	-1.63	N/A	-1.10
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (6,9)		2/1/2012	-10.35	0.69	N/A	1.33
Vanguard® Large-Cap Index Fund, ETF Shares (1,6,18)		2/1/2012	-13.94	5.65	N/A	9.75
Vanguard® Mega Cap Index Fund, ETF Shares (1,6,18)		2/1/2012	-12.99	6.09	N/A	10.09
Vanguard® Real Estate Index Fund, ETF Shares (1,4,6,19)		2/1/2012	-14.46	4.71	N/A	5.00
Vanguard® Short-Term Bond Index Fund, ETF Shares (6,9)		4/26/2012	-7.50	-1.52	N/A	-0.79
Vanguard® Total Bond Market Index Fund, ETF Shares (6,9)		2/1/2012	-8.72	-0.28	N/A	-0.01

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