Investment Options:
Variable Annuities

W&S Financial Group Distributors
A member of Western & Southern Financial Group

Funds	Expenses
American Funds Insurance Series®	**Current Net Expenses**
The Bond Fund of America, Class 4	0.73%
Capital Income Builder, Class 4	0.78%
Global Growth, Class 4	0.91%
Growth, Class 4	0.84%
Growth-Income, Class 4	0.78%
Managed Risk Asset Allocation, Class P2	0.90%
New World, Class 4	1.07%
BlackRock Variable Series Funds	
Capital Appreciation, Class III	1.04%
Global Allocation, Class III	1.02%
High Yield, Class III	0.78%
Total Return, Class III	0.77%
Columbia Funds Variable Portfolio	
Select Mid Cap Value, Class 1	0.82%
Small Cap Value, Class 2	1.13%
Deutsche DWS Investments VIT Fund	
Small Cap Index, Class B	0.68%
Fidelity® Variable Insurance Products Trust	
Asset Manager 50%, Service Class 2	0.77%
Balanced, Service Class 2	0.67%
Bond Index, Service Class 2	0.39%
Contrafund®, Service Class 2	0.81%
Disciplined Small Cap, Service Class 2	0.57%
Equity-Income, Service Class 2	0.72%
Extended Market Index, Service Class 2	0.37%
Freedom 2015, Service Class 2	0.68%
Freedom 2020, Service Class 2	0.71%
Freedom 2025, Service Class 2	0.73%
Freedom 2030, Service Class 2	0.76%
Government Money Market, Initial Class*	0.25%
Growth, Service Class 2	0.81%
High Income, Service Class 2	1.06%
Index 500, Service Class 2	0.34%
International Index, Service Class 2	0.41%
Investment Grade Bond, Service Class 2	0.63%
Mid Cap, Service Class 2	0.82%
Overseas, Service Class 2	0.98%
Target Volatility, Service Class 2	0.84%
Total Market Index, Service Class 2	0.36%

Funds	Expenses
Franklin Templeton VIP Trust	**Current Net Expenses**
Franklin Growth and Income VIP, Class 2	0.84%
Franklin Income VIP, Class 2	0.72%
Franklin Large Cap Growth VIP, Class 2	1.07%
Franklin Mutual Shares VIP, Class 2	0.94%
Franklin Small Cap Value VIP, Class 2	0.90%
Templeton Foreign VIP, Class 2	1.06%
Templeton Global Bond VIP, Class 2	0.75%
Templeton Growth VIP, Class 2	1.12%
Invesco Variable Insurance Funds	
Invesco American Franchise, Series II	1.10%
Invesco American Value, Series II	1.14%
Invesco Comstock, Series II	1.01%
Invesco Discovery Mid Cap Growth, Series II	1.10%
Invesco V.I. EQV International Equity Fund, Series II	1.15%
Morgan Stanley Variable Insurance Funds	
Emerging Markets Debt, Class II	1.15%
Emerging Markets Equity, Class II	1.30%
Northern Lights Variable Trust	
TOPS Managed Risk Moderate Growth ETF	0.85%
PIMCO Variable Insurance Trust	
All Asset, Advisor Class	2.365%
CommodityRealReturn™ Strategy, Advisor Class	2.38%
International Bond, Advisor Class	1.11%
Long-Term U.S. Government, Advisor Class	2.675%
Low Duration, Advisor Class	0.77%
Real Return, Advisor Class	1.17%
Total Return, Advisor Class	0.89%
Touchstone® Variable Series Trust	**Current Net Expenses**
Balanced Fund	0.79%
Bond	0.92%
Common Stock, Class SC	0.92%

Guaranteed Interest Rate Options (Fixed Accounts):

- 6- and 12-month Systematic Transfer Options
- Guaranteed Rate Options for various periods, subject to a minimum interest rate

***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 or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses. You should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.**

Issuer: Integrity Life Insurance Company

Western & Southern: Our Strength. Your Future.

Financial Strength 1888 Heritage

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

Expenses, current as of 5/1/25, are subject to change.

A variable annuity is a long-term investment for retirement. An insurance company accepts premiums and provides future income or a lump sum to the contract owner by contractual agreement. Contract limitations, fees and charges include, but are not limited to, mortality and risk expense charges, administrative fees, sales and surrender charges, and added charges for optional benefits. Withdrawals may be subject to charges, and may reduce annuity contract benefits and values.

Annual operating fund expenses vary from year to year depending on contractual fee waivers and/or expense reimbursements, which may be voluntary and terminated at any time or subject to board approval, or may expire in accordance with a contractual termination date.

The current net expenses of the portfolio may include a reduction in the expense amount for fee waivers or expense reimbursement. Current net expenses are from the prospectuses and subject to change. Please refer to the prospectus for the amount of the fee waivers and expense reimbursement for a particular portfolio. If fee waivers and expense reimbursement are not applied ("Gross Expense"), it could significantly increase the amount of operating expenses for the portfolio.

Product issuer **Integrity Life Insurance Company**, Cincinnati, OH, operates in DC and all states except NY. Securities offered by **Touchstone Securities, Inc.,*** Cincinnati, OH. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Payment of benefits under the annuity contract is the obligation of the insurance company issuing the annuity. Guarantees are based on issuer claims-paying ability. Product and feature availability, and benefit provisions vary by state. Contact a financial professional for details and limitations. Interest rates are declared by the issuer at annual effective rates, taking into account daily interest compounding.

Western & Southern member companies and agents do not offer legal or tax advice. For tax information, see an attorney or tax advisor. Variable annuities are tax-deferred insurance products. If you invest through a tax-advantaged plan (e.g., IRA or 401(k) rollover), you receive no added tax advantage or deferral from an annuity. Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to charges and taxes, including a 10% IRS penalty tax.

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There is no guarantee of the investment performance or safety of variable annuity investment options. Investment return and principal value of an investment in a variable annuity fluctuate, so units, when redeemed, may be worth more or less than their original cost.

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.

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