

# VAROOM® Investment Options: Cost-Effective ETF Subaccounts

Investment options in VAROOM, a Variable Annuity for Roll Over Only Money, include ETFs (Exchange-Traded Funds) offered through subaccounts and a non-ETF Money Market subaccount. The subaccounts invest in ETFs from iShares® and Vanguard®.

Before making rollover decisions, carefully consider all available retirement plan options. Factors include, but are not limited to, account fees and expenses, service levels and withdrawal penalties, as well as the limitation of one 60-day rollover per year. Consult a tax or legal advisor as tax consequences vary depending on state law and your individual situation.

ETFs offered through VAROOM subaccounts track indices passively, so they generally have lower expenses and fees than actively managed mutual funds, and they give you the ability to diversify. ETFs similar to those offered as underlying VAROOM investment options are available for direct purchase without VAROOM's additional fees and benefits. Note: Diversification neither assures a profit nor eliminates the risk of loss.

Equity	Annual Gross Expenses
iShares® Core S&P Mid-Cap ETF	0.05%
iShares® Core S&P Small-Cap ETF	0.06%
iShares® S&P 500 Growth ETF	0.18%
iShares® S&P 500 Value ETF	0.18%
iShares® Core S&P 500 ETF	0.03%
Vanguard® Dividend Appreciation Index Fund, ETF Shares	0.04%
Vanguard® Large-Cap Index Fund, ETF Shares	0.03%
Vanguard® Mega Cap Index Fund, ETF Shares	0.05%

Fixed Income	Annual Gross Expenses
iShares® Core U.S. Aggregate Bond ETF	0.03%
iShares® iBoxx \$ High Yield Corporate Bond ETF	0.49%
iShares® 5-10 Year Investment Grade Corporate Bond ETF	0.04%
iShares® TIPS Bond ETF	0.18%
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares	0.03%
Vanguard® Short-Term Bond Index Fund, ETF Shares	0.03%
Vanguard® Total Bond Market Index Fund, ETF Shares	0.03%
Fidelity® VIP Government Money Market Portfolio* (Non-ETF Subaccount)	0.25%

International & Alternative	Annual Gross Expenses
iShares® International Treasury Bond ETF	0.35%
Vanguard® Developed Markets Index Fund, ETF Shares	0.03%
Vanguard® Emerging Markets Stock Index Fund, ETF Shares	0.06%
Vanguard® Real Estate Index Fund, ETF Shares	0.13%

## Guaranteed Interest Rate Options (Fixed Accounts) Availability

6- or 12-month Systematic Transfer Options

**\*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.**

## What is an Exchange-Traded Fund (ETF)?<sup>1</sup>

An exchange-traded fund (ETF) is an investment fund that combines features of traditional mutual funds and individual stocks. Like index mutual funds, ETFs represent diversified portfolios of securities that track specific indices. Like stocks, they can be bought and sold on an exchange. ETF benefits can include portfolio diversification, and cost and holdings transparency. ETFs available through VAROOM have annual expenses that range from 0.03% to 0.49%.

## How the ETFs in VAROOM Differ From Their Retail Counterparts

ETFs available through VAROOM subaccounts contain the same underlying holdings as their retail ETF counterparts, although some of the features differ because the VAROOM ETFs are offered within a variable annuity. While intraday trading is not applicable to VAROOM subaccounts, the benefits of cost efficiency and portfolio diversification remain.

Investment returns provided for specific retail ETFs will not be the same as the returns on the VAROOM subaccounts that invest in those ETFs due to additional insurance company expenses. Additional expenses for insurance benefits will affect your annuity contract values and the returns on your investment. For subaccount returns, refer only to the performance information about the VAROOM variable annuity provided by Integrity.

Keep in mind, the tax advantages of VAROOM exist solely through its qualification as an IRA, and will be subject to all laws governing IRAs, including, but not limited to, age and contribution limits, early and late IRS withdrawal penalties and required minimum distributions. You receive no additional tax advantage or deferral for the annuity.

<sup>1</sup> Source: iShares.

Note: Indices are unmanaged statistical composites of stock market or bond performance. Investing directly in an index is not possible.

Expenses, current as of 4/1/26, are subject to change.

Annual operating fund expenses vary from year to year depending on contractual fee waivers or expense reimbursement, 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 issuers **Integrity Life Insurance Company**, Cincinnati, OH, operates in DC and all states except NY. Securities offered by **Touchstone Securities, LLC**\* 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, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Variable annuities are suited for long-term investing. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals before age 59½ are generally subject to a 10% IRS penalty tax. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product approval, availability and features may vary by state. See your financial professional for details and limitations. Flexible Premium Deferred Fixed and Variable Annuity contract series ICC10 INT-15 1011. \*A registered broker-dealer and member FINRA/SIPC.

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A variable annuity is a long-term financial vehicle designed for retirement purposes. Contributions are allocated among underlying investment options. Account value will vary with investment performance. In addition to contract charges there are separate account charges and added charges for optional benefits. A living benefit, available at issue for an additional annual charge, offers access to an income stream that can commence as soon as contract issue while still allowing a degree of long-term growth opportunity to be pursued. A variable annuity with a living benefit may provide income stream stability but cannot provide account value stability. Withdrawals may be subject to charges and may reduce account values. There is no guarantee any investment strategy will achieve its objectives, generate gains or avoid losses.

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.**

**No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.**