

Guaranteed Lifetime Withdrawal Benefit Self-Style Allocation Options



For Guaranteed Lifetime Income Advantage (GLIA) and Guaranteed Lifetime Income Advantage Plus (GLIA Plus), optional benefits available within AnnuChoice® and Pinnacle variable annuities.

FIXED INCOME – must allocate at least 30% (GLIA) or 40% (GLIA Plus), but not more than 60%

GLIA – 30% - 60% of Total; GLIA Plus – 40%-60% of Total

American Funds I.S. The Bond Fund of America	Fidelity VIP Investment Grade Bond
BlackRock Total Return V.I. Fund	PIMCO VIT Total Return
Fidelity VIP Bond Index	Touchstone VST Bond

CORE EQUITY – must allocate at least 40% but not more than 70% (GLIA) or 60% (GLIA Plus)

GLIA – 40%-70% of Total; GLIA Plus – 40%-60% of Total

American Funds I.S. Capital Income Builder	Fidelity VIP Index 500
American Funds I.S. Growth-Income	Fidelity VIP Target Volatility Portfolio
American Funds I.S. Managed Risk Asset Allocation Fund	Fidelity VIP Total Market Index
BlackRock Capital Appreciation V.I.	FT Franklin Growth and Income VIP Fund
BlackRock Global Allocation V.I.	FT Franklin Large Cap Growth VIP Fund
Fidelity VIP Asset Manager	FT Franklin Mutual Shares VIP Fund
Fidelity VIP Balanced	Invesco V.I. American Value
Fidelity VIP Contrafund®	Invesco V.I. Comstock
Fidelity VIP Equity – Income	TOPS® Managed Risk Moderate Growth ETF Portfolio ¹
Fidelity VIP Growth	Touchstone VST Balanced Fund

NON-CORE EQUITY & INTERNATIONAL

GLIA and GLIA Plus – 0%-20% of Total (maximum 20% Allocation)

Non-Core Equity	International
American Funds I.S. Growth	American Funds I.S. Global Growth
Columbia VP – Select Mid Cap Value	American Funds I.S. New World
Columbia VP – Small Cap Value	Fidelity VIP International Index
Deutsche Small Cap Index VIP	Fidelity VIP Overseas
Fidelity VIP Disciplined Small Cap	FT Templeton Foreign VIP Fund
Fidelity VIP Extended Market Index	FT Templeton Global Bond VIP Fund
Fidelity VIP Mid Cap	FT Templeton Growth VIP Fund
FT Franklin Small Cap Value VIP Fund	Invesco V.I. EQV International Equity Fund
Invesco V.I. American Franchise	Morgan Stanley VIF Emerging Markets Debt
Invesco V.I. Discovery Mid Cap Growth	Morgan Stanley VIF Emerging Markets Equity

¹ A series of Northern Lights Variable Trust.

ALTERNATIVE, HIGH YIELD & SHORT DURATION

GLIA and GLIA Plus – 0%-10% of Total (maximum 10% Allocation)

Alternative

PIMCO VIT All Asset
PIMCO VIT CommodityRealReturn® Strategy
PIMCO VIT International Bond Portfolio
PIMCO VIT Long-Term U.S. Government

High Yield

BlackRock High Yield V.I. Fund
Fidelity VIP High Income
FT Franklin Income VIP Fund

Short Duration

Fidelity VIP Government Money Market*
PIMCO VIT Low Duration
PIMCO VIT Real Return

Total allocation must = 100%

***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.**

Since the GLWB rider is intended to provide a minimum guaranteed income stream, the rider may not be appropriate if you do not expect to take withdrawals. You should consult your financial professional before purchasing this rider. Consider whether the purchase of an immediate annuity or the election of an annuity benefit under a deferred annuity using current annuity rates would better suit your needs.

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. *A registered broker-dealer and member FINRA/SIPC.

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.

For use with Flexible Premium Deferred Fixed and Variable Annuity Contract series: INT96 Rev., and Guaranteed Lifetime Withdrawal Benefit Rider series: IR.19 0801, IR.20 0801, ICC14 IR.37 1410 and ICC14 IR.38 1410.

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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.

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

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