



**Product Performance Description – For contracts issued prior to 2/1/12**

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/IL-28-84000.pdf](http://www.wsfinancialpartners.com/pdfs/IL-28-84000.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 1.75%, 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. Integrity variable annuities are issued and guaranteed by Integrity Life Insurance Company and offered by **Touchstone Securities, Inc.\***, both of Cincinnati, OH and members of Western & Southern Financial Group. Integrity operates in DC and all states, except 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 INT-15 1011 and Guaranteed Lifetime Withdrawal Benefit Rider series: ICC10 IR.32 1011 and ICC10 IR.33 1011 and Death Benefit Rider series: ICC10 IR.34 1011.

**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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Vanguard is a trademark of The Vanguard Group, Inc.

\* 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 12/31/24

- 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 page 4 for applicable variable account options.
- 1. Asset Class Risk** Securities and other assets in the Underlying Index or in the fund may underperform in comparison to the general financial markets, a particular financial market or other asset classes.
  - 2. Authorized Participant Concentration Risk** The fund has a limited number of Authorized Participants (which may change over time) that may engage in creation or redemption transactions. Shares may be more likely to trade at a premium or discount to NAV and possibly face trading halts or delisting.
  - 3. Call Risk** An issuer may exercise its right to redeem a fixed income security earlier than expected causing the fund to not recoup the full amount of its initial investment or be forced to reinvest in securities with lower yields or credit-worthiness.
  - 4. Credit Risk (Counterparty Risk)** The fund could lose money if the issuer or guarantor of a fixed income security, or the counterparty to a derivative contract, is unable or unwilling to meet its financial obligations. Changes in an issuer's financial strength or in a security's credit rating may affect a security's value.
  - 5. Currency Risk** Foreign currencies may decline in value relative to the U.S. Dollar and affect the fund's investments in foreign currencies or in securities that trade in, receive revenues in, or in derivatives that provide exposure to, foreign currencies. The fund also may incur transaction costs due to conversions between various currencies.
  - 6. Exchange-Traded Fund Risk (ETF)** May trade in the secondary market at prices below the value of their underlying funds and may not be liquid.
  - 7. Foreign Securities and Emerging Markets Risk** Investing in foreign securities and exposure to foreign or emerging markets, including American Depositary Receipts ("ADRs") and Global Depositary Receipts ("GDRs"), involves more risks than investing in U.S. securities, including greater market volatility, changes in exchange rates, political, social and economic instability, currency volatility, uncertain trading markets and more governmental limitations on foreign investment than more developed markets. The risks of investing in foreign securities are typically greater in less developed or emerging market countries.
  - 8. Geographic Focus/Exposure Risk** Social, political, and economic conditions and changes in regulatory, tax or economic policy in a country or region could significantly affect the market in that country or region.
  - 9. Growth Style Investing Risk** Growth companies tend to be priced higher in relation to their companies' earnings and may be more sensitive to market, political and economic developments than other stocks, making their prices more volatile.
  - 10. High Yield Securities Risk** Below investment grade and unrated high risk debt securities (commonly known as "high yield" or "junk bonds") presents additional risk. These securities may be less liquid and present greater credit risk than investment grade bonds. High yield securities are subject to greater volatility due to issuer-specific operating results and to adverse economic and competitive industry conditions.
  - 11. Income Investing Risk** Income may be reduced when interest rates fall or by changes at the companies in which the fund invests.
  - 12. Indexing Risk** The performance of the fund and its index will vary due to factors such as fees and expenses, transaction costs, sample selection, imperfect correlations, regulatory restrictions, and timing differences associated with additions to and deletions from its index.
  - 13. Interest Rate Risk** Fixed income investments are impacted by interest rate changes. During periods of falling interest rates, the values of fixed income securities generally rise. During periods of rising interest rates, the values of such securities generally decline. Volatile or interest rates that fall below zero may have unpredictable effects on the fund.
  - 14. Issuer Risk** Prices and income may decline in response to various factors directly related to the issuers of such securities, including reduced demand for an issuer's goods or services, poor management performance, and strategic initiatives such as mergers, acquisitions or dispositions and the market response to any such initiatives.
  - 15. Large-Cap Securities Risk** Larger, more established companies may be unable to respond quickly to new competitive challenges and may not be able to attain the high growth rate of smaller companies, especially during extended periods of economic expansion.
  - 16. Liquidity Risk** Certain holdings may be deemed less liquid or illiquid because they cannot be readily sold without significantly impacting the value of the holdings. Market prices for less liquid or illiquid holdings are volatile, making the holdings difficult to value, possibly delaying settlement, and having an adverse impact on the market price of such holdings when traded.
  - 17. Management Risk** The investment adviser may not produce the desired results. This could cause the fund to lose value.
  - 18. Market Risk** Markets are volatile and can decline significantly in response to issuer, market, economic, industry, political, regulatory, geopolitical, public health events, and other conditions. Fund shares at any point in time may be worth less than what you invested.
  - 19. Mid-Cap Securities Risk** Securities may experience more price volatility and lower trading volumes than stocks of larger, more established companies.
  - 20. Mortgage & Asset-Backed Securities Risk** Mortgage-backed and asset-backed securities are subject to changes in the payment patterns of borrowers of the underlying debt. When interest rates fall, borrowers are more likely to refinance or prepay their debt before its stated maturity (Prepayment Risk). This may result in the fund having to reinvest the proceeds in lower yielding securities, effectively reducing the fund's income. Conversely, if interest rates rise and borrowers repay their debt slower than expected, the time in which the mortgage backed and other asset-backed securities are paid off could be extended (Extension Risk).
  - 21. Non-Diversification Risk** Poor performance by a single large holding could adversely impact the fund's investment results more than if the fund were invested in a larger number of issuers.
  - 22. Operational & Technology Risk** Cyber-attacks, disruptions, or failures that affect the service providers or counterparties, issuers of securities held by the fund, or other market participants (including exchanges) may adversely affect the fund, including losses for or impaired operations.

Investment Risks – *Continued*

For the period ending 12/31/24

23. **Passive Management Risk** Attempts to track the performance of an unmanaged index. The performance could be lower than actively managed funds and there is no assurance that the fund will achieve returns similar to that of the index.
24. **Portfolio Turnover Risk** The fund engages in active trading which may increase transaction costs and brokerage commissions, both of which can lower the actual return on an investment.
25. **Prepayment and Extension Risk** When interest rates fall, borrowers are more likely to refinance or prepay their debt before its stated maturity. Conversely, if interest rates rise and borrowers repay their debt slower than expected, the time in which the asset-backed security is paid off could be extended. Both outcomes may result in the fund having to reinvest the proceeds in lower yielding securities.
26. **Pricing Risk** If market conditions make it difficult to value some investments, the fund may value these investments using more subjective methods, such as fair value pricing. In such cases, the value determined for an investment could be different from the value realized upon such investment's sale. As a result, you could pay more than the market value when buying fund shares or receive less than the market value when selling fund shares.
27. **REIT Risk/Real Estate Risk** Investments may be affected by economic, legal, cultural, environmental or technological factors that affect property values, rents or occupancies of real estate related to the fund's holdings. Shares of real estate related companies may be more volatile and less liquid.
28. **Sector Risk** Companies in the same sector may be similarly affected by economic, regulatory, political or market events or conditions, which may make the fund more vulnerable to unfavorable developments in that sector.
29. **Securities Lending Risk** Any decline in the value of a fund security that occurs while the security is out on loan is borne by the fund and will adversely affect performance. Also, there may be delays in recovery of securities loaned or even a loss of collateral should the borrower of the securities fail financially while holding the security.
30. **Small-Cap Securities Risk** There may be greater risk in investing in small-cap companies due to factors such as inexperienced management and limited product lines or financial resources. Small-cap securities can be more volatile, and have less frequent trading volumes which can impact the market price when opening or closing a position.
31. **U.S. Government Securities Risk** Certain U.S. government agency securities are backed by the right of the issuer to borrow from the U.S. Treasury while others are supported only by the credit of the issuer or instrumentality. While the U.S. government is able to provide financial support to U.S. government-sponsored agencies or instrumentalities, no assurance can be given that it will always do so.
32. **Value Style Investing Risk** Value style investing involves purchasing securities that an investment manager believes to be undervalued. A value stock may not increase in price as anticipated or may experience a decline in market value.
- \* **Money Market Risk** **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.**

VAROOM - Subaccount Options	Separate Account Inception Date	Current Unit Value (\$)	Non-Standardized Average Annual Return for the period ending 12/31/24						Standardized Average Annual Return for the period ending 12/31/24						
			YTD Return (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)	Subaccount Inception Date	7 Day Yield (%)	1 YR (%)	3 YR (%)	5 YR (%)	10 YR (%)	Since Incept (%)
Fidelity VIP Government Money Market Portfolio (13,14,18,*)	4/1/1982	10.128068	3.26%	3.26%	1.98%	0.54%	-0.18%	-1.38%	9/21/2016	2.55%	-3.75%	0.02%	-0.26%	N/A	0.15%
iShares® 5-10 Year Investment Grade Corporate Bond ETF (1,2,4,5,7,8,11,12,13,14,16,17,18,21,22,23,26)	12/21/2010	29.452911	1.66%	1.66%	-2.65%	-0.81%	0.73%	1.18%	12/21/2010		-5.34%	-4.81%	-1.65%	0.73%	1.18%
iShares® Core S&P 500 ETF (1,2,12,14,15,16,17,18,21,22,23,26,28,29)	12/21/2010	119.601229	22.75%	22.75%	7.01%	12.50%	11.09%	11.81%	12/21/2010		15.75%	5.23%	12.00%	11.09%	11.81%
iShares® Core S&P Mid-Cap ETF (1,2,12,14,16,17,18,19,21,22,23,26,28,29)	12/21/2010	82.428933	11.94%	11.94%	3.02%	8.37%	7.71%	8.88%	12/21/2010		4.94%	1.10%	7.78%	7.71%	8.88%
iShares® Core S&P Small-Cap ETF (1,2,12,14,16,17,18,21,22,23,26,28,29,30)	12/21/2010	79.489016	6.78%	6.78%	0.09%	6.39%	7.00%	8.60%	12/21/2010		-0.22%	-1.94%	5.76%	7.00%	8.60%
iShares® Core U.S. Aggregate Bond ETF (1,2,3,4,8,11,12,13,14,16,17,18,20,21,22,23,24,25,26,29,31)	12/21/2010	25.841114	-0.48%	-0.48%	-4.07%	-2.09%	-0.48%	0.24%	12/21/2010		-7.48%	-6.29%	-2.98%	-0.48%	0.24%
iShares® iBoxx \$ High Yield Corporate Bond ETF (1,2,3,4,8,10,11,12,13,14,16,17,18,21,22,23,26,28,29)	12/21/2010	37.339352	6.06%	6.06%	0.55%	1.24%	2.20%	2.90%	12/21/2010		-0.94%	-1.47%	0.46%	2.20%	2.90%
iShares® International Treasury Bond ETF (1,2,4,5,7,8,11,12,13,14,16,17,18,21,22,23,26)	12/21/2010	16.874168	-8.14%	-8.14%	-9.98%	-6.66%	-3.74%	-2.76%	12/21/2010		-15.14%	-12.52%	-7.73%	-3.74%	-2.76%
iShares® S&P 500 Growth ETF (1,2,9,12,14,15,16,17,18,21,22,23,26,28,29)	12/21/2010	144.482749	33.43%	33.43%	5.64%	14.86%	13.09%	13.32%	12/21/2010		26.43%	3.82%	14.40%	13.09%	13.32%
iShares® S&P 500 Value ETF (1,2,12,14,15,16,17,18,21,22,23,26,28,29,32)	12/21/2010	86.538407	10.09%	10.09%	7.07%	8.38%	7.90%	9.26%	12/21/2010		3.09%	5.30%	7.79%	7.90%	9.26%
iShares® TIPS Bond ETF (1,2,11,12,13,16,17,18,21,22,23,26,29,31)	12/21/2010	27.217885	-0.15%	-0.15%	-4.23%	-0.13%	0.28%	0.61%	12/21/2010		-7.15%	-6.47%	-0.95%	0.28%	0.61%
Vanguard® Developed Markets Index Fund, ETF Shares (5,6,7,8,17,18,19,28,30)	12/21/2010	39.932962	1.33%	1.33%	-0.79%	2.91%	3.62%	3.40%	12/21/2010		-5.67%	-2.87%	2.19%	3.62%	3.40%
Vanguard® Dividend Appreciation Index Fund, ETF Shares (6,11,17,18,19,28)	12/21/2010	96.412550	14.93%	14.93%	4.63%	9.57%	9.43%	10.10%	12/21/2010		7.93%	2.77%	9.01%	9.43%	10.10%
Vanguard® Emerging Markets Stock Index Fund, ETF Shares (5,6,7,8,12,18,28)	12/21/2010	27.209886	8.67%	8.67%	-2.03%	1.15%	2.16%	0.61%	12/21/2010		1.67%	-4.16%	0.37%	2.16%	0.61%
Vanguard® Intermediate-Term Corporate Bond Index Fund, ETF Shares (4,6,11,12,13,16,18)	12/21/2010	32.501876	1.37%	1.37%	-2.83%	-0.97%	0.90%	1.89%	12/21/2010		-5.63%	-5.00%	-1.82%	0.90%	1.89%
Vanguard® Large-Cap Index Fund, ETF Shares (6,12,15,17,18,28)	12/21/2010	117.910936	23.05%	23.05%	6.56%	12.48%	11.03%	11.69%	12/21/2010		16.05%	4.77%	11.98%	11.03%	11.69%
Vanguard® Mega Cap Index Fund, ETF Shares (6,12,15,17,18,28)	12/21/2010	125.632587	24.92%	24.92%	7.79%	13.39%	11.70%	12.20%	12/21/2010		17.92%	6.05%	12.90%	11.70%	12.20%
Vanguard® Real Estate Index Fund, ETF Shares (6,12,13,17,18,19,21,27,28,30)	12/21/2010	54.880501	2.98%	2.98%	-6.42%	1.19%	3.22%	5.77%	12/21/2010		-4.02%	-8.76%	0.41%	3.22%	5.77%
Vanguard® Short-Term Bond Index Fund, ETF Shares (4,6,11,12,13,16,18)	4/26/2012	24.090082	1.95%	1.95%	-0.81%	-0.50%	-0.17%	-0.29%	4/26/2012		-5.05%	-2.89%	-1.33%	-0.17%	-0.29%
Vanguard® Total Bond Market Index Fund, ETF Shares (3,4,6,11,12,13,16,18,25)	12/21/2010	25.943898	-0.41%	-0.41%	-4.07%	-2.07%	-0.44%	0.26%	12/21/2010		-7.41%	-6.30%	-2.96%	-0.44%	0.26%

The Non-Standardized Average Annual Returns are calculated based on a hypothetical \$10,000 investment and reflect the deduction of all applicable fees and charges, except for withdrawal charges, which if included would lower performance. These returns are measured from the inception date of the subaccount and may predate the offering of the subaccount in the Integrity Life Insurance Company separate account. Where this occurs, the performance is hypothetical and depicts how the subaccount would have performed had it been available during the time period.

The Standardized Average Annual Returns 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 subaccount. N/A – Performance information not available for all or part of the periods shown. See pages 1 - 3 for descriptions of the Subaccount Inception Date and the Investment Risks (1-33) noted above.