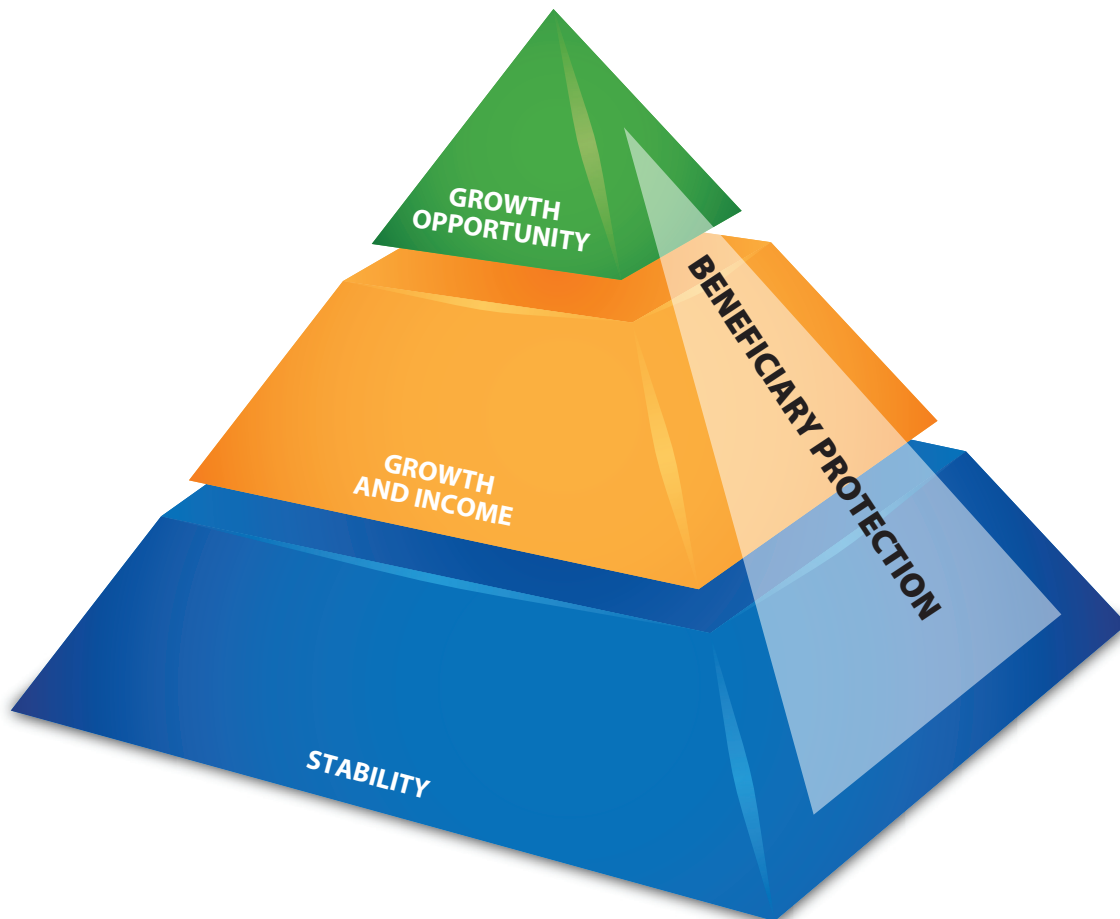


Financial Strategies Take Many Shapes

Expanded options help address guaranteed income . . . growth potential
. . . asset accumulation . . . protection . . . and more



(continued)

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Securities offered by Touchstone Securities, Inc.,* Cincinnati, OH. All are members of Western & Southern Financial Group. Integrity Life operates in DC and all states except NY, where National Integrity Life operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Variable annuities are tax-deferred insurance products. If you are investing through a tax-advantaged plan (such as an IRA or 401(k) rollover), you will receive no additional tax advantage or deferral from the annuity. 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. *A registered broker-dealer and member of FINRA/SIPC.

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 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. Read prospectuses carefully before investing.

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Some Retirement Income Approaches

		INCOME NEEDS			
		NOW	LATER	LEGACY	KEY:
FINANCIAL GOALS	GROWTH OPPORTUNITY	<ul style="list-style-type: none"> ▲ AnnuChoice® VA ▲ Pinnacle VA ▲ VAROOM® VA 	<ul style="list-style-type: none"> ▲ AnnuChoice VA ▲ Pinnacle VA ▲ VAROOM VA 	<ul style="list-style-type: none"> AnnuChoice VA Pinnacle VA VAROOM VA 	<p>SPIA Single Premium Immediate Annuity</p> <p>FA Fixed Annuity</p> <p>FIA Fixed Indexed Annuity</p> <p>SPUL Single Premium Universal Life</p> <p>VA Variable Annuity</p> <p>▲ Living Benefit Strategy assumes election of a guaranteed lifetime withdrawal benefit for income (available at issue for an added cost).</p> <p><i>Consult a financial representative for complete product details, benefits and limitations.</i></p>
	GROWTH & INCOME	<ul style="list-style-type: none"> ▲ Indextra® FIA ▲ AnnuChoice VA ▲ Pinnacle VA ▲ VAROOM VA 	<ul style="list-style-type: none"> ▲ Indextra FIA ▲ AnnuChoice VA ▲ Pinnacle VA ▲ VAROOM VA 	<ul style="list-style-type: none"> Indextra FIA AnnuChoice VA Pinnacle VA VAROOM VA 	
	STABILITY	<ul style="list-style-type: none"> ▲ Indextra FIA IncomeSource® SPIA 	<ul style="list-style-type: none"> New Momentum FA MultiVantage® FA SPDA II FA ▲ Indextra FIA 	<ul style="list-style-type: none"> New Momentum FA MultiVantage FA SPDA II FA Indextra FIA 	

Note: 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 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.

Payment of benefits under an annuity contract is the obligation of, and is guaranteed by the company issuing the policy. Guarantees are based on the claims-paying ability of the insurer. Western & Southern member companies do not provide tax or legal advice. Please contact your tax or legal advisor regarding your situation. The information provided is for educational purposes only. Product and rider provisions, availability, definitions and benefits may vary by state. Product availability varies by distribution channel. Consult a financial professional and see product and fund prospectuses for details.

AnnuChoice® Flexible Premium Deferred Fixed and Variable Annuity contract series INT96 Rev., NIL 06-04 and NIL 07-04 NY Cert, Pinnacle Flexible Premium Deferred Fixed and Variable Annuity contract series INT96 Rev., NIL 07-07 and NIL 07-07 NY Cert, VAROOM Flexible Premium Deferred Fixed and Variable Annuity Contract series ICC10 INT-15 1011, ICC10 NIL-15 1011 and NIL-15 1011 NY R, Indextra Single Premium Deferred Annuity Contract with Indexed Interest Options series ICC14 ENT-03 1406, IncomeSource Series Single premium immediate annuity series ICC16 ENT-01 1701, ENT-01 1701 NY, ENT-01 1701-A NY, ENT-01 1701-B NY, ENT-01 1701-C NY, ENT-01 1701-D NY, ENT-01 1701-E NY, New Momentum Flexible Premium Deferred Fixed Annuity contract series INT96 Rev., NIL 04-04-3 and NIL-04-04-3 NY Rev., MultiVantage Single Premium Deferred Annuity Contract with Market Value Adjustment Feature and Interest Rate Enhancement series ICC17 INT-16 1701, NIL-16 1701 NY, NIL-16 1701 NY A, NIL-16 1701 NY B, NIL-16 1701 NY C, NIL-16 1701 NY D, NIL-16 1701 NY E, SPDA Series II Single Premium Deferred Fixed Annuity Contract series INT 04-03, NIL 04-03 and NIL 03-02-2 NY.