Integrity Life
Insurance Company

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400 Broadway
Cincinnati, OH 45202-3341

ATTN COMPLIANCE OR VA PRODUCT MANAGER
HBW SECURITIES LLC
PO BOX 2049
SIMI VALLEY CA 93062-2049

September 28, 2009

Dear Compliance or Variable Annuity Product Manager,

Integrity and National Integrity Announce Changes to Variable Annuity Commissions

Effective November 1, 2009, Integrity Life Insurance Company and National Integrity Life Insurance Company will raise the subsequent contribution compensation on all newly issued variable annuity contracts to match the initial contribution compensation. Other changes and details include:

- Affects new AnnuiChoice©, AdvantEdge, Pinnacle and PinnaclePlus contracts issued after 11/1/09
- Commissions are now based on attained ages (previously issue ages)
- Trails will be paid monthly
- Existing contract add-on commission is unaffected

Also, a second compensation option is now available for new AdvantEdge variable annuity contracts. You can indicate commission option 2 on the application at the point of sale. Please see the enclosed compensation schedule for details. For more information, please contact your Sales Representative.

Sincerely,

Patricia J. Wilson
Vice President, Compliance & Licensing

: enclosure

Annuities are issued by Integrity Life Insurance Company, Cincinnati, OH, and National Integrity Life Insurance Company, Goshen, NY. Variable annuities are distributed by **Touchstone Securities, Inc.**,* Cincinnati, OH. All are members of Western & Southern Financial Group. Integrity operates in all states except NH, NY, ME and VT, where National Integrity has operating authority. Product and feature availability, as well as benefit provisions, vary by state.

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