

Annuity Investors Life Insurance Company®

Fixed Annuity Products

Questions? Contact our Direct Connect team. www.Write403bDirect.com • (800) 438.3398, ext. 17197 • DirectConnectTeam@gaig.com

Interest rates as of May 21, 2018

	<i>FLEXIBLE PREMIUM</i>	Base rate	First-year rate	Guaranteed minimum	Rate features	Notices
FLEXIBLE	GreatFlex 6SM (403(b) contracts)	1.95%	3.95%	1.00%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments ¹	
	GreatFlex 6SM (IRA contracts)	2.15%	4.15%	1.00%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments ¹	
	GreatFlex 6SM (Non-qualified contracts)	2.20%	4.20%	1.00%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments ¹	

Products not available in all states. Rates, state availability and product information can be found on Write403bDirect.com. Please visit the secured web site for Oregon rate information.

¹ This feature is available through current Company practice and may be discontinued or changed at any time.



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	FLEXIBLE PREMIUM ²	Current declared rate ³	Holding acct. (pur. payment acct.) rate	FY eff. Yield ⁴	Indexed strategies			Bonus features	Notices
					Strategy Components	Monthly avg. with cap ⁵	Annual pt.-to-pt. ⁵		
FLEXIBLE	FlexMax SM	2.20%	2.25%	2.25%	Index spread	0%	0%		
					Par. rate	100%	100%		
					Cap	5.50%	5.00%		
FLEXIBLE	FlexMax Plus SM	2.00%	2.00%	3.53%	Index spread	0%	0%	1.50% purchase payment bonus for first five contract years	
					Par. rate	100%	100%		
					Cap	5.25%	4.75%		
FLEXIBLE	FlexMax 14 [®]	1.95%	1.95%	3.98%	Index spread	0%	0%	2% purchase payment bonus for first five contract years	
					Par. rate	100%	100%		
					Cap	5.75%	4.50%		
SINGLE	SINGLE PREMIUM ²	Current declared rate ³	Holding acct. (pur. payment acct.) rate	FY eff. yield ⁴	Indexed strategies			Bonus features	Notices
					Strategy Components	Monthly avg. with cap ⁵	Annual pt.-to-pt. ⁵		
SINGLE	SingleMax Ten [®]	2.85%	2.70%	2.70%	Cap	7.00%	6.00%		
					Bailout Cap	6.50%	5.50%		
SINGLE	SingleMax Ten [®] : No MVA	2.80%	2.65%	2.65%	Cap	6.50%	5.70%	Available in CA, IN, MN, MO, OH, PA, TX, UT & VA	
					Bailout Cap	6.00%	5.20%		
RIDER	INCOME RIDER (OPTIONAL)	Charges			Features				
	IncomeSustainer [®]	0.85% of the benefit base amount, deducted from the account value			10% income credit applied to income base for seven years; income percentage increases 0.10% every year before payments begin under lifetime options (available for ages 55-90); rider charges refunded at death if payments have not started				

IncomeSustainer maximum income percentage table			
Age at income start date	Single lifetime income	Joint lifetime income	Fixed percentage income
55	4.00%	3.00%	5.50%
60	4.50%	3.50%	
65	5.00%	4.00%	
70	5.50%	4.50%	
75	6.00%	5.00%	
80	6.50%	5.50%	

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² For FlexMax, the guaranteed minimum surrender value is 100% at 1%, less early withdrawal charges that would apply to a full surrender. For FlexMax Plus, FlexMax 14 and SingleMax Ten, the guaranteed minimum surrender value is 90% at 1%.

³ The guaranteed minimum declared rate is 1.00%.

⁴ Yield based on current interest rate with purchase payment bonus.

⁵ Monthly averaging with cap and annual point-to-point with cap strategies have guaranteed 100% participation rates and 0% index spread and a minimum cap guarantee of 1% for contract duration.

