

**Annuity Investors Life Insurance Company®**

**Fixed Annuity Products**

Questions? Contact our Direct Connect team. [www.GAconnect.com/AnnuityInvestors](http://www.GAconnect.com/AnnuityInvestors) • 800-438-3398, ext. 17197 • [DirectConnectTeam@gaig.com](mailto:DirectConnectTeam@gaig.com)

**Interest rates as of December 17, 2018**

	<i>FLEXIBLE PREMIUM</i>	Base rate	First-year rate	Guaranteed minimum	Rate features	Notices
<b>FLEXIBLE</b>	<b>GreatFlex 6<sup>SM</sup></b> (403(b) contracts)	1.75%	3.75%	1.50%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments	
	<b>GreatFlex 6<sup>SM</sup></b> (IRA contracts)	2.15%	4.15%	1.50%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments	
	<b>GreatFlex 6<sup>SM</sup></b> (Non-qualified contracts)	2.25%	4.25%	1.50%	2.00% additional interest applied for 12 months from date of receipt to all pur. payments	

**Products not available in all states.** Rates, state availability and product information can be found on [GAconnect.com/AnnuityInvestors](http://GAconnect.com/AnnuityInvestors).

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

Minimum Guarantees: The guaranteed minimum interest rate is 1.75%. In WA, the guaranteed minimum interest rate is 2.00%



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**Fixed-Indexed Annuity Products**

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	FLEXIBLE PREMIUM <i>Interest rates effective December 21, 2018</i>	Current declared rate	Holding acct. (pur. payment acct.) rate	FY eff. Yield	Indexed strategies			Bonus features	Notices		
					Strategy Components	Monthly avg. with cap	Annual pt.-to-pt.				
FLEXIBLE	FlexMax <sup>SM</sup>	2.25%	2.25%	2.25%	Index spread	0%	0%	1.50% purchase payment bonus for first five contract years			
					Par. rate	100%	100%				
					Cap	5.00%	4.25%				
	FlexMax Plus <sup>SM</sup>	2.00%	2.00%	3.53%	Index spread	0%	0%				
					Par. rate	100%	100%				
					Cap	4.75%	4.00%				
	FlexMax 14 <sup>®</sup>	2.00%	2.00%	4.04%	Index spread	0%	0%			2% purchase payment bonus for first five contract years	
					Par. rate	100%	100%				
					Cap	5.00%	3.75%				
SINGLE	SINGLE PREMIUM <i>Interest rates effective January 7, 2019</i>	Current declared rate	Holding acct. (pur. payment acct.) rate	FY eff. Yield	Indexed strategies			Bonus features	Notices		
					Strategy Components	Monthly avg. with cap	Annual pt.-to-pt.				
	SingleMax Ten <sup>®</sup>	2.90%	2.90%	2.90%	Cap	6.50%	5.50%				
					Bailout Cap	6.00%	5.00%				
	SingleMax Ten <sup>®</sup> : No MVA	2.65%	2.65%	2.65%	Cap	5.75%	5.00%	Available in CA, IN, MN, MO, OH, PA, TX, UT & VA			
Bailout Cap					5.25%	4.50%					
RIDER	INCOME RIDER (OPTIONAL)		Charges		Features						
	IncomeSustainer <sup>®</sup>		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						

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%	

Products not available in all states. Rates, state availability and product information can be found on [GAconnect.com/AnnuityInvestors](http://GAconnect.com/AnnuityInvestors).

Minimum Guarantees: The guaranteed minimum declared rate is 1.50%. Annual monthly averaging with cap and annual point-to-point strategies with cap have a minimum cap guarantee of 1.50% for contract duration. Future indexed strategies could offer alternate options and rates. For FlexMax, the guaranteed minimum surrender value is 100% at 1.50%, 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 1.50%. In WA, guaranteed minimum declared rates and GMSV rates are 1.75%, minimum caps are 2.00%.

Yield based on current interest rate with purchase payment bonus.

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.

