

Annuity Investors Life Insurance Company®

Fixed Annuity Products

Questions? Contact our Direct Connect team. www.GAconnect.com/AnnuityInvestors • 800-438-3398, ext. 17197 • DirectConnectTeam@gaig.com

Interest rates as of December 17, 2018

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

The additional interest rate 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.



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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 SM	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 SM	2.00%	2.00%	3.53%	Index spread	0%	0%				
					Par. rate	100%	100%				
					Cap	4.75%	4.00%				
	FlexMax 14 [®]	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 [®]	2.90%	2.90%	2.90%	Cap	6.50%	5.50%				
					Bailout Cap	6.00%	5.00%				
	SingleMax Ten [®] : 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 [®]		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%	

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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 1.50% for contract duration.

