

Product Reference Guide

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It pays to keep things simple.®

Fixed Annuity

	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
GreatFlex 6® P1403304NW & P1429809NW	Qualified & Non-qualified: 0-85 Inherited IRA & Inherited NQ: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Flexible and periodic purchase payments: Minimum: \$50 per month/\$600 annually; Maximum: As allowed by IRS regulations Single purchase payment: Minimum: \$3,000; Maximum for NQ/IRA: \$1 million ages 0-85 without prior Home Office approval	6-year rolling: 9%, 8%, 7%, 6%, 5%, 4%, 0%; all charges end after 10 th contract anniversary	<ul style="list-style-type: none"> ➤ 10% penalty-free withdrawal after first contract year ➤ Annuitization minimum payout period during early withdrawal charge period: 5 years¹

Fixed-Indexed Annuities

FlexMax® P405005NW & P1405105NW	Qualified & Non-qualified: 0-85 Inherited IRA & Inherited NQ: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Flexible and periodic purchase payments: Minimum: \$50 per month/\$600 annually; Maximum: As allowed by IRS regulations Single purchase payment: Minimum: \$3,000; Maximum: \$1 million ages 0-85 without prior Home Office approval	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%	<ul style="list-style-type: none"> ➤ Indexed strategies: Annual point-to-point; monthly averaging ➤ 10% penalty-free withdrawal beginning first contract year ➤ Annuitization minimum payout period during early withdrawal charge period: 7 years¹ ➤ GMSV: 100% of purchase payments at a guaranteed minimum rate²
FlexMax Plus® P1426009NW	Qualified & Non-qualified: 0-85 Inherited IRA & Inherited NQ: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Flexible and periodic purchase payments: Minimum: \$50 per month/\$600 annually; Maximum: As allowed by IRS regulations Single purchase payment: Minimum: \$3,000; Maximum: \$1 million ages 0-85 without prior Home Office approval	10-year declining: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% ³	<ul style="list-style-type: none"> ➤ Indexed strategies: Annual point-to-point; monthly averaging ➤ 1.5% purchase payment bonus on all contributions in first five contract years ➤ 10% penalty-free withdrawal beginning first contract year ➤ Annuitization minimum payout period during early withdrawal charge period: 7 years¹ ➤ GMSV: 90% of purchase payments at a guaranteed minimum rate⁴
FlexMax 14® P1405805NW & P1405905NW	Qualified: 0-70 Non-qualified: 0-85 Inherited IRA & Inherited NQ: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP & SIMPLE); Non-qualified	Flexible and periodic purchase payments: Minimum: \$50 per month/\$600 annually; Maximum: As allowed by IRS regulations Single purchase payment: Minimum: \$3,000; Maximum: \$1 million ages 0-85 without prior Home Office approval	14-year declining for ages up to 55: 14%, 13%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% ⁴ 10-year declining for ages 56+: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% ³	<ul style="list-style-type: none"> ➤ Indexed strategies: Annual point-to-point; monthly averaging ➤ 2.0% purchase payment bonus on each purchase payment in the first five contract years ➤ 10% penalty-free withdrawal beginning first contract year ➤ Annuitization minimum payout period: 7 years¹ ➤ GMSV: 90% of purchase payments at a guaranteed minimum rate⁴
SingleMax Ten® P1097313NW	Qualified & Non-qualified: 0-85 Inherited IRA & Inherited NQ: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Single purchase payment: Minimum: \$25,000; Maximum: \$1 million ages 0-85 without prior Home Office approval	10-year declining: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	<ul style="list-style-type: none"> ➤ Bailout cap on indexed strategies: Annual point-to-point and monthly averaging ➤ 10% penalty-free withdrawal beginning first contract year ➤ Market value adjustment with a GMSV floor ➤ Annuitization minimum payout period: 10 years¹ ➤ GMSV: 90% of purchase payments at a guaranteed minimum a guaranteed minimum rate⁵

Fixed-Indexed Annuity Rider

	Issue ages	Rider charges	Impact of withdrawals	Product features
IncomeSustainer® R1417607NW	40-70 (Q) 40-85 (NQ) Income benefits may begin at age 55 (Q&NQ)	0.85% of benefit base deducted from account value.	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the income rollup period but are subtracted from the income credits. The income base is reduced proportionally for the withdrawal, but the income rollup period continues off initial eligible premium. Any withdrawals larger than the RMD or FWA will stop the income rollup period and will reduce the income base.	<ul style="list-style-type: none"> ➤ Guaranteed withdrawal benefit rider, available with fixed-indexed annuities for an additional annual charge ➤ 10% rollup credit ➤ Resets available at first anniversary ➤ Competitive payout rates that increase until benefit start date ➤ Rider charge refunded at death, if benefit period hasn't started

Please note that extended care and terminal illness waivers⁶ are available for all of the Annuity Investors[®] Life annuities. For the most up-to-date version of this guide, visit GAconnect.com/AnnuityInvestors.

The contracts remain the sole and exclusive authority for the terms and conditions of each contract. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract. Products and features may not be available in all states. Contract and rider form numbers and features may vary. For current interest rates, guaranteed minimum interest rates, state availability and product features, visit GAconnect.com/AnnuityInvestors. Products issued by Annuity Investors Life Insurance Company, a member company of Great American Insurance Group.

1 In order to receive full account value, owner must select the minimum payout period.
 2 Less withdrawals and any applicable early withdrawal charges and less the account value multiplied by the early withdrawal charge rate.
 3 Each month, this charge decreases by 1/12th of 1%.
 4 Less any gross withdrawal amounts prior to surrender date.
 5 Less withdrawals, net of any applicable market value adjustments and early withdrawal charges.
 6 Not available in all states. Extended care waiver is offered under form number R6020808NW, R6026209NW or R6032710NW. Terminal illness waiver is offered under form number R6019408NW, R6025909NW or R6032610NW.

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit