

# Help Secure Your Retirement With The FlexMax And IncomeSustainer!

The road to retirement can offer many twists and turns. A FlexMax® fixed-indexed annuity paired with the optional IncomeSustainer® rider from Annuity Investors Life Insurance Company® can help supplement your pension and pave the way to a secure retirement.

## FlexMax offers:

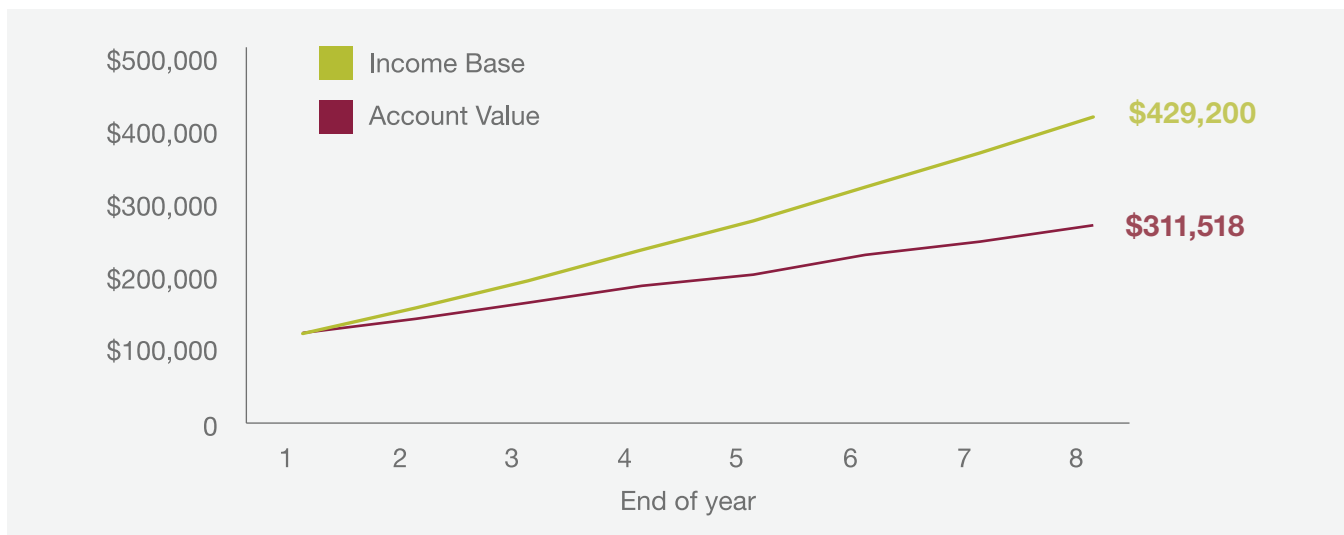
- The opportunity to select from a declared rate strategy and indexed strategies, which earn interest based, in part, on the performance of the S&P 500®.
- 10% penalty-free withdrawals
- Seven-year declining early withdrawal charges

## And the IncomeSustainer rider offers:

- Increasing income base with income credits
- 10% income credits for seven years
- Annual income payment percentages based on age and which payment option is selected

## See it in action

In this hypothetical example, Jim was 58 years old and rolled over \$100,000 from a previous retirement savings vehicle into a FlexMax® fixed-indexed annuity and added the optional IncomeSustainer rider for an additional cost. For seven years, he contributed \$24,000 into the annuity.



*Hypothetical example for illustrative purposes only. This example assumes that the maximum annual 403(b) contribution is \$24,000 for the entire seven-year period, that Jim does not take any withdrawals or loans from his account during the seven-year period, and that the benefit payment is calculated using the income base of \$429,200 and the 5% income percentage that applies for the single lifetime option at age 65. For this example, the account value is based on the historical performance of the S&P 500® for the seven-year period ended on December 31, 2017, funds were allocated to the S&P 500® Monthly Averaging strategy with a cap of 5.50% and annual rider charges of 0.85% were deducted. Actual caps may vary from term to term and may be higher or lower than the cap in this example. Note that taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. Once you begin to take benefit payments, the annual benefit is fixed and will not increase with age or rollover amounts. The annual benefit will decrease, however, if you withdraw more than your annual benefit in any year. Values shown in this example illustrated are not guaranteed.*

When Jim reached retirement at the end of contract year eight, he was 65 years old and his rider benefit base had grown to \$429,200. As a result, Jim could begin to receive an annual rider benefit of \$21,460 per year.

Your financial professional can give you complete details on the FlexMax annuity and IncomeSustainer rider. Call for an appointment today to learn more!



## Uncomplicate Retirement®

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*The IncomeSustainer is an optional rider for which there is an annual charge of 0.85%. Rider charges and annual benefit payments under the rider will reduce the contract account value, but benefit payments will continue even if the account is zero. Withdrawals generally stop income credits and reduce the income base.*

*The benefit percentage under the fixed income option is the same for all ages. Under all options, the annual benefit payment is set on the benefit start date and remains the same throughout the payment period.*

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*All guarantees based on the claims-paying ability of Annuity Investors Life. Contract form numbers P1405005NW and P1405105NW and rider form number R1417607NW. Contract and rider form numbers may vary by state. Products and riders not available in all states.*

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