



# GreatFlex 6<sup>®</sup>

From Annuity Investors Life Insurance Company

A fixed annuity that offers:

- Accepts multiple purchase payments
- Minimum contributions of \$50/month for flexible purchase payments or a single sum of \$3,000
- Guaranteed interest rate that will never fall below the guaranteed minimum rate
- 10% penalty-free withdrawals after first contract year
- Six-year declining early withdrawal charges
- Opportunity to receive lifetime income

Tax qualification	Base interest rate	Guaranteed minimum interest rate
<b>403(b)</b>		1.00%
<b>IRA</b>		1.00%
<b>Non-qualified</b>		1.00%

*Annuity Investors Life Insurance Company is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.*

*Rates are current as of the date shown and are subject to change at any time. This contract accepts flexible, periodic and single purchase payments.*

*Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first six contract years. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals and early withdrawal charges impact contract values and benefits.*

*The contract offers life payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.*

*In general you will pay ordinary income taxes on the earned interest when you receive annuity payout benefits, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.*

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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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