

# Is A Fixed Or Fixed-indexed Annuity Right For You?

At Annuity Investors® Life, we understand how important long-term financial security is to your retirement. With a fixed or fixed-indexed annuity, you have the option to receive payments at regular intervals for the rest of your life, based on the purchase payments you made to the contract.

**Below are some additional reasons why a fixed or fixed-indexed annuity may be right for you.**

## Fixed annuities

A fixed annuity offers the stability of a fixed interest rate that is determined by the company and is guaranteed to never be below a minimum interest rate. This rate can be changed by the company at any time. Interest is credited daily. A guaranteed minimum interest rate is one reason a fixed annuity may be the right choice for you.

## Fixed indexed annuities

A fixed-indexed annuity offers multiple interest crediting strategies and allows you to allocate your money among the strategies in various ways. Some strategies may have interest rates that are declared at the beginning of a term, while other strategies may credit interest based, in part, on the performance of an external index, such as the S&P 500®. The declared rate for a fixed-indexed product can vary from term to term. Interest is credited at the end of each term and a fixed-indexed annuity may earn 0% interest for a term. When you buy a fixed-indexed annuity, you are not buying shares of any stock or index. A fixed-indexed annuity may be right for you if you like the idea of increased earning potential that's tied to the market.

### All flexible premium fixed and fixed-indexed annuities offered by Annuity Investors® Life feature:

- Flexible and periodic purchase payments as low as \$50 per month, or a lump sum of \$3,000;
- 10% penalty-free withdrawals;
- An early withdrawal charge<sup>1</sup>;
- Extended care and terminal illness waivers that waive the early withdrawal charge under certain circumstances to help ease the strain of unforeseen events;
- A built-in death benefit that will distribute the remaining contract value to your beneficiaries without going through probate; and
- The ability to accept 403(b), 457, IRA and NQ funds.

Call me today to learn more!

Name

Phone

Email

More information on the reverse side.



Uncomplicate Retirement®

**Flexible premium products from Annuity Investors® Life include:**

Fixed annuity	Fixed-indexed annuities
<p>GreatFlex 6<sup>SM</sup></p> <ul style="list-style-type: none"> <li>➤ 2.00% additional interest applied to each purchase payment for 12 months from date of receipt<sup>2</sup></li> <li>➤ 6-year rolling early withdrawal charge schedule<sup>3</sup></li> <li>➤ 10% penalty-free withdrawal after the first contract year</li> </ul>	<p>FlexMax<sup>®</sup></p> <ul style="list-style-type: none"> <li>➤ 7-year declining early withdrawal charge schedule</li> <li>➤ 10% penalty-free withdrawal beginning in the first year</li> </ul> <p>FlexMax Plus<sup>®</sup></p> <ul style="list-style-type: none"> <li>➤ 1.50% bonus on all purchase payments in the first five contract years<sup>4</sup></li> <li>➤ 10-year declining early withdrawal charge schedule</li> <li>➤ 10% penalty-free withdrawal beginning in the first year</li> </ul> <p>FlexMax 14<sup>®</sup></p> <ul style="list-style-type: none"> <li>➤ 2.00% bonus on all purchase payments in the first five contract years<sup>4</sup></li> <li>➤ 14-year declining early withdrawal charge schedule</li> <li>➤ 10% penalty-free withdrawal beginning in the first year</li> </ul>



It pays to keep things simple.®

<sup>1</sup> Early withdrawal charges may be referred to as surrender charges in your contract.

<sup>2</sup> This feature is non-contractual and may be discontinued or changed at any time.

<sup>3</sup> Each purchase payment will have its own six-year early withdrawal charge period.

<sup>4</sup> Bonus rate and period may be discontinued or changed at any time.

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