Is a fixed or fixed-indexed annuity right for you?

GREAT AMERICAN INSURANCE GROUP | Annuities

Learn more about annuities

Purchasing an annuity may help you prepare for the future, and we at Annuity Investors Life Insurance Company® understand how important long-term security is to your retirement. With a deferred annuity, you can receive payments at regular intervals based on the purchase payments you make to that contract if you annuitize the contract. The main reason to buy an annuity contract is to obtain an income, usually for retirement.

Below are a few reasons why a fixed or fixed-indexed annuity may be the right choice 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 is a deferred annuity with multiple interest crediting strategies. This annuity allows you to allocate your money among strategies that credit interest in various ways. Some strategies may have interest rates that are declared at the beginning of a term, while other strategies may be credited interest rates that are determined, in part, by 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 product may earn 0% interest for a term. When you buy a fixed-indexed annuity, you are not buying shares of any stock or index. Fixed-indexed annuities may be right for you if you want the **potential to earn interest at rates higher than those traditionally available** from fixed annuities and you like the idea of receiving interest at a rate determined, in part, by the performance of an index.

All of our flexible premium fixed and fixed-indexed annuities 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[1];
- 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.

[1] *Early withdrawal charges may be referred to as surrender charges in your contract.*

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