

Earn a competitive first-year interest rate!

With the **GreatFlex 6SM** fixed annuity contract from Annuity Investors[®] Life, you can have these great features.

- ★ **Additional interest** for 12 months from date of receipt on all purchase payments (see chart below for interest rate information)¹
- ★ **Six-year rolling early withdrawal charge** that ends after 10 years²
- ★ **10% penalty-free** withdrawal after first contract year
- ★ Multiple **payout options** available when you request annuity benefit payments³

Contract type	First-year interest rate ⁴	Base interest rate	Additional interest rate	Guaranteed minimum interest rate
403(b)	3.95%	1.95%	2.00%	1.00%
Non-qualified	4.20%	2.20%	2.00%	1.00%
IRA	4.15%	2.15%	2.00%	1.00%

For more information about the GreatFlex 6, contact:



- 1 Rates current as of 5/21/18. This feature is available according to current company practice and may be discontinued at any time.
- 2 Early withdrawal charges generally apply if, during the applicable six-year early withdrawal charge period, you withdraw money from this annuity, surrender it or request annuity benefit payments. These charges are referred to as surrender charges in the contract.
- 3 The annuity benefit payment amount, payment frequency and payment period length are based on the payout option that you select.
- 4 First-year interest rates equal base interest rates plus additional interest rates applied to purchase payments.

Product issued by Annuity Investors Life Insurance Company[®], a member of Great American Insurance Group[®], (Cincinnati, Ohio) under contract forms P1403304NW and P1429809NW. Contract form numbers may vary by state. Products and features not available in all states. Benefits may be changed at any time.