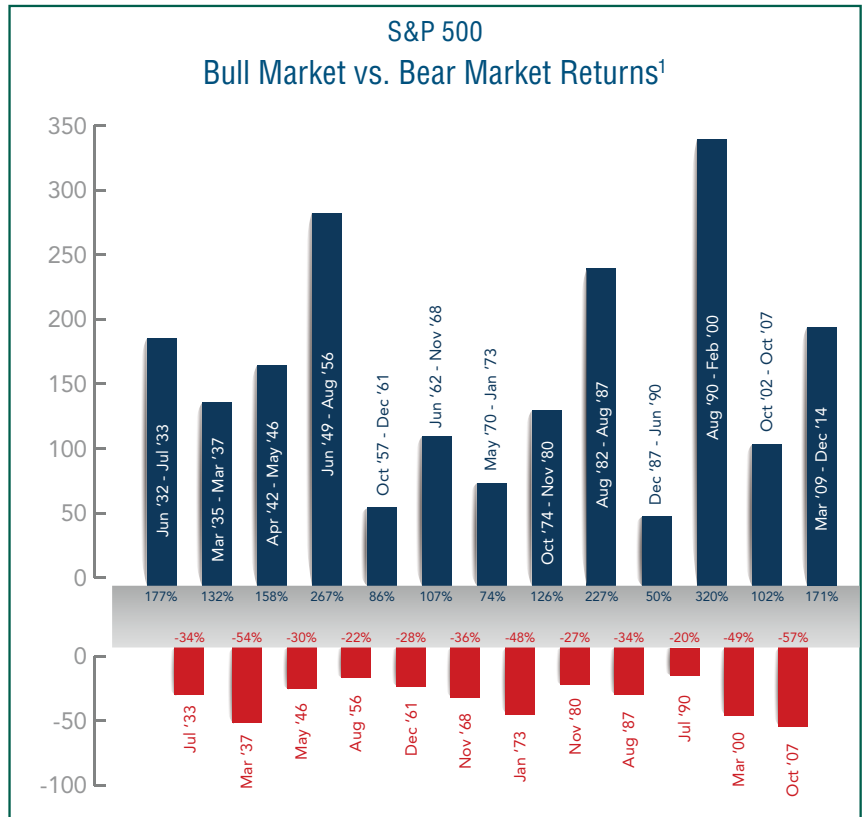


# Where will your clients be when the bull market turns bear?

Since March 2009, the S&P 500 has gained 171%. Pretty impressive, right? But, as history has shown us, when long-run bull markets end, the decline can be pretty dramatic.

This chart shows the historical decline that has occurred after a long bull market.

**Where will your clients be if this current market faces a similar decline? The average bull market lasts around five years, so now may be the time to talk about moving some gains into a lower-risk option.**



Consider recommending to your clients that they move a portion of their portfolio into fixed-indexed annuities from Annuity Investors<sup>®</sup> Life, which feature:

- The opportunity to participate in market growth with a guarantee that the account value will never go down unless the client takes a withdrawal (or if optional rider charges apply)
- A guaranteed minimum surrender value
- An optional rider that adds even more benefits
- The strength of a highly rated company. Annuity Investors Life is rated "A" (Excellent) by A.M. Best<sup>2</sup>

**To learn more, call the Direct Connect team at (800) 438.3398, ext. 17197.**

<sup>1</sup> Sources for S&P data: S&P Equity Research and DQYDJ.net S&P 500 Return Calculator. Past performance is no guarantee of future results.

<sup>2</sup> A.M. Best rating affirmed March 20, 2015.

Rider is optional and available for an additional charge. All guarantees based on the claims-paying ability of Annuity Investors Life. Products issued by Annuity Investors Life Insurance Company<sup>®</sup>, Cincinnati, Ohio.

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