

Annuity Investors Life Insurance Company® Interest Rates



Fixed annuity interest rates effective May 18, 2011. Order tickets with checks received in the Home Office by end of business day Tuesday, May 17, 2011 will be processed with the previous rate. Transfers and rollovers received by May 17 must have the funds in the Home Office by Tuesday, June 14 to receive the previous rate.

For more information, call our Internal Sales Support at (800) 438-3398, ext. 17197.

Flexible Premium Fixed Annuities	Base Rate	FY Rate	Guar. Min.	Effective Yield & Rate Features	Exceptions
GreatFlex 6SM (403(b) contracts)	2.15%	3.65%	1.00%	1.50% additional interest rate applied for 12 months from date of receipt to all purchase payments ¹	
GreatFlex 6 (IRA contracts)	2.10%	4.10%	1.00%	2.00% additional interest rate applied for 12 months from date of receipt to all purchase payments ¹	
GreatFlex 6 (Non-qualified contracts)	2.05%	3.55%	1.00%	1.50% additional interest rate applied for 12 months from date of receipt to all purchase payments ¹	
GreatFlex 5SM	1.90%	same	1.00%		
GreatFlex GroupSM	1.15%	same	1.00%		

Fixed-indexed annuity interest rates effective March 7, 2011.

Flexible Premium Fixed-Indexed Annuities ²	Declared Rate Strategy ³			Indexed Strategies			Bonus Features	Rate Notices
	Current Declared Rate	Holding Acct. (Pur, Payment Acct.) Rate	FY Eff. Yield ⁴	Strategy Components	Monthly Avg. with Cap ⁵	Annual Pt.-to-Pt. ⁵		
FlexMaxSM	2.40%	2.40%	2.40%	Index Spread	0%	0%		
				Par. Rate	100%	100%		
				Cap	6.50%	6.00%		
FlexMax PlusSM	2.30%	2.30%	3.32%	Index Spread	0%	0%	1% purchase payment bonus for first five contract years.	
				Par. Rate	100%	100%		
				Cap	6.25%	5.75%		

Please visit the secured web site for Oregon rate information.

¹ This feature is available through current Company practice and may be discontinued or changed at any time.

² For FlexMax, the guaranteed minimum surrender value is 100% at 1%, less early withdrawal charges that would apply to a full surrender. For FlexMax Plus, the guaranteed minimum surrender value is 90% at 1%.

³ The Guaranteed Minimum Declared Rate is 1.00%.

⁴ Yield based on current interest rate with purchase payment bonus.

⁵ Participation rate is currently guaranteed at 50% and the minimum Cap guarantee is currently 2% for strategy duration. The participation rate for FlexMax Plus is currently guaranteed at 100%.

Products not available in all states. Rates, state availability and product information for all products, including retired products, can be found on www.GAFRI.com.