

**Annuity Investors Life Insurance Company® Interest Rates**

Fixed annuity interest rates effective January 18, 2010. For more information, call our Inside Wholesalers at (800) 438-3398, ext. 17197.



Flexible Premium Fixed Annuities	Base Rate	FY Rate	Guar. Min.	Effective Yield & Rate Features	Exceptions
GreatFlex 5 <sup>SM</sup>	3.00%	same	2.00%		WA has a guaranteed minimum of 1%
GreatFlex 6 <sup>SM</sup>	<b>3.10%</b>	<b>5.10%</b>	2.50%	2.00% interest rate bonus for one year on all Purchase Payments <sup>1</sup>	WA has a guaranteed minimum of 1%
Advantage 8 <sup>SM</sup>	2.50%	4.50%	2.00%	2.0% interest rate bonus for one year on all Purchase Payments <sup>1</sup>	WA has a guaranteed minimum of 1%
The Commodore Distinction II <sup>®</sup>	3.15%	same	2.00%		WA has a guaranteed minimum of 1%
GreatFlex Group <sup>SM</sup>	2.70%	same	1.00%		
Amer-Achieve <sup>SM</sup>	2.80%	same	1.00%		Product retired as of March 2, 2009. Clients who currently own one of these contracts are not affected by the retirement. We will continue to accept new applications on existing group contracts.



Multi-Year Guaranteed Rate Fixed Annuities	Base Rate	FY Rate	Guar. Min.	Guaranteed Rates			Exceptions and Rate Notices
				Yr. 1	Yr. 2	Yr. 3	
Asset Select 1-2-3 <sup>SM</sup> One- and Two-Year Terms	-	-	-	-	-	-	Temporarily suspended for new money as of 10/20/08
Asset Select 1-2-3 Three-Year Term	-	-	-	-	-	-	Temporarily suspended for new money as of 10/19/09

**Fixed-indexed annuity interest rates effective January 21, 2010.**

Flexible Premium Fixed-Indexed Annuities <sup>2</sup>	Declared Rate Strategy <sup>3</sup>			Indexed Strategies			Bonus Features and Rate Notices
	Current Declared Rate	Holding Acct. (Pur. Payment Acct.) Rate	FY Eff. Yield	Strategy Components	Monthly Avg. with Cap <sup>5</sup>	Annual Pt.-to-Pt. <sup>5</sup>	
FlexMax <sup>SM</sup>	3.00%	3.00%	3.00%	Index Spread	0%	0%	
				Par. Rate	100%	100%	
				Cap	<b>7%</b>	<b>6.5%</b>	
FlexMax - OR	2.00%	2.00%	2.00%	Index Spread		0%	
				Par. Rate		100%	
				Cap		<b>6.5%</b>	
FlexMax Plus <sup>SM</sup>	2.75%	2.75%	4.80%	Index Spread	0%	0%	2% purchase payment bonus for first five contract years.
				Par. Rate	100%	100%	
				Cap	<b>6.75%</b>	<b>6.25%</b>	
FlexMax Plus - OR	2.00%	2.00%	4.04%	Index Spread		0%	2% purchase payment bonus for first five contract years.
				Par. Rate		100%	
				Cap		<b>6.25%</b>	
FlexMax 7 <sup>®</sup> Only available in states where FlexMax is not approved.	2.50%	2.50%	2.50%	Index Spread	0%	0%	
				Par. Rate	100%	100%	
				Cap	6.5%	6%	
FlexMax 12 <sup>®</sup>	2.50%	2.50%	2.50%	Index Spread		0%	4.24% eff. yield based on AV increased by 7% if, after the 4th contract anniversary, annuitized for at least seven years or life.
				Par. Rate		100%	
				Cap		5.5%	
FlexMax 14 <sup>®</sup> For contracts issued after 1/21/09	2.50%	2.50%	7.62% (5% Bonus); 5.57% (3% Bonus) <sup>4</sup>	Index Spread		0%	5% purchase payment bonus (issue ages 0-55); 3% purchase payment bonus (issue ages 56-80) for first five contract years.
				Par. Rate		100%	
				Cap		5.75%	
FlexMax 14 <sup>®</sup> For contracts issued before 1/21/09	3.05%	3.05%	10.77% (7.5% Bonus); 8.20% (5% Bonus) <sup>4</sup>	Index Spread		0%	7.5% purchase payment bonus (issue ages 0-55); 5% Purchase Payment bonus (issue ages 56-80) for first five contract years.
				Par. Rate		100%	
				Cap		5.85%	

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

<sup>2</sup> For FlexMax and FlexMax 7, the guaranteed minimum surrender value is 100% at 2% , less early withdrawal charges that would apply to a full surrender. For FlexMax Plus, FlexMax 12 and FlexMax 14, the guaranteed minimum surrender value is 90% at 2% .

<sup>3</sup> The Guaranteed Minimum Declared Rate is 2.00%. The Guaranteed Minimum Declared Rate in WA is 1%.

<sup>4</sup> Yield based on current interest rate with purchase payment bonus.

<sup>5</sup> 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](http://www.GAFRI.com).