

# FlexMax 14

A fixed-indexed annuity from Annuity Investors<sup>®</sup> Life that offers safety and stability for your future with these great features:

- ★ Purchase payment bonus for first five contract years—5% bonus for ages 0-55 and 3% bonus for ages 56-85;
- ★ 10% free withdrawal allowance;
- ★ Full selection of payout options;
- ★ Account value death benefit to your beneficiaries;
- ★ Flexible and single purchase payments—minimum of \$50/month flexible, \$2,000 single; and
- ★ 14-year surrender charge period for issue ages up to 55, 10-year period for issue ages 56 and above.

**Take control of your financial future with the FlexMax 14<sup>®</sup>.**

*Product issued by Annuity Investors Life Insurance Company<sup>®</sup>, a subsidiary of Great American Financial Resources<sup>®</sup>, Inc. Cincinnati, Ohio under contract forms P1405805NW & P1405905NW. Rates effective 1/21/09 and subject to change. Contract form numbers may vary by state. Products and features not available in all states. This is not intended to be used as legal or tax advice. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.*