

Annuity Investors Life Insurance Company® Interest Rates

Fixed annuity interest rates effective August 21, 2010. Order tickets with checks received in the Home Office by end of business day Friday, August 20, 2010 will be processed with the previous rate. Transfers and rollovers received by August 20, 2010 must have the funds in the Home Office by Friday, September 17, 2010 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 6 SM (403(b) contracts)	2.15%	3.65%	2.15%	1.50% interest rate bonus for one year on all Purchase Payments ¹	WA has a guaranteed minimum of 1.25%
GreatFlex 6 (IRA contracts)	2.10%	4.10%	2.00%	2.00% interest rate bonus for one year on all Purchase Payments ¹	WA has a guaranteed minimum of 1.25%
GreatFlex 6 (Non-qualified contracts)	2.05%	3.55%	2.00%	1.50% interest rate bonus for one year on all Purchase Payments ¹	WA has a guaranteed minimum of 1.25%
GreatFlex Group SM	1.25%	same	1.00%		
GreatFlex 5 SM	2.00%	same	1.50%		WA has a guaranteed minimum of 1.25%

Fixed-indexed annuity interest rates effective August 21, 2010. Rates will be determined by the date money is received, regardless of the order ticket date.

Flexible Premium Fixed-Indexed Annuities ²	Declared Rate Strategy ³			Indexed Strategies			Bonus Features and 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	
FlexMax SM	2.10%	2.10%	2.10%	Index Spread	0%	0%	
				Par. Rate	100%	100%	
				Cap	5.75%	5.25%	
FlexMax Plus SM	2.00%	2.00%	4.04%	Index Spread	0%	0%	2% purchase payment bonus for first five contract years.
				Par. Rate	100%	100%	
				Cap	5.50%	5.00%	

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

³ The Guaranteed Minimum Declared Rate is 2.00%. The Guaranteed Minimum Declared Rate in WA is 1.25%.

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.