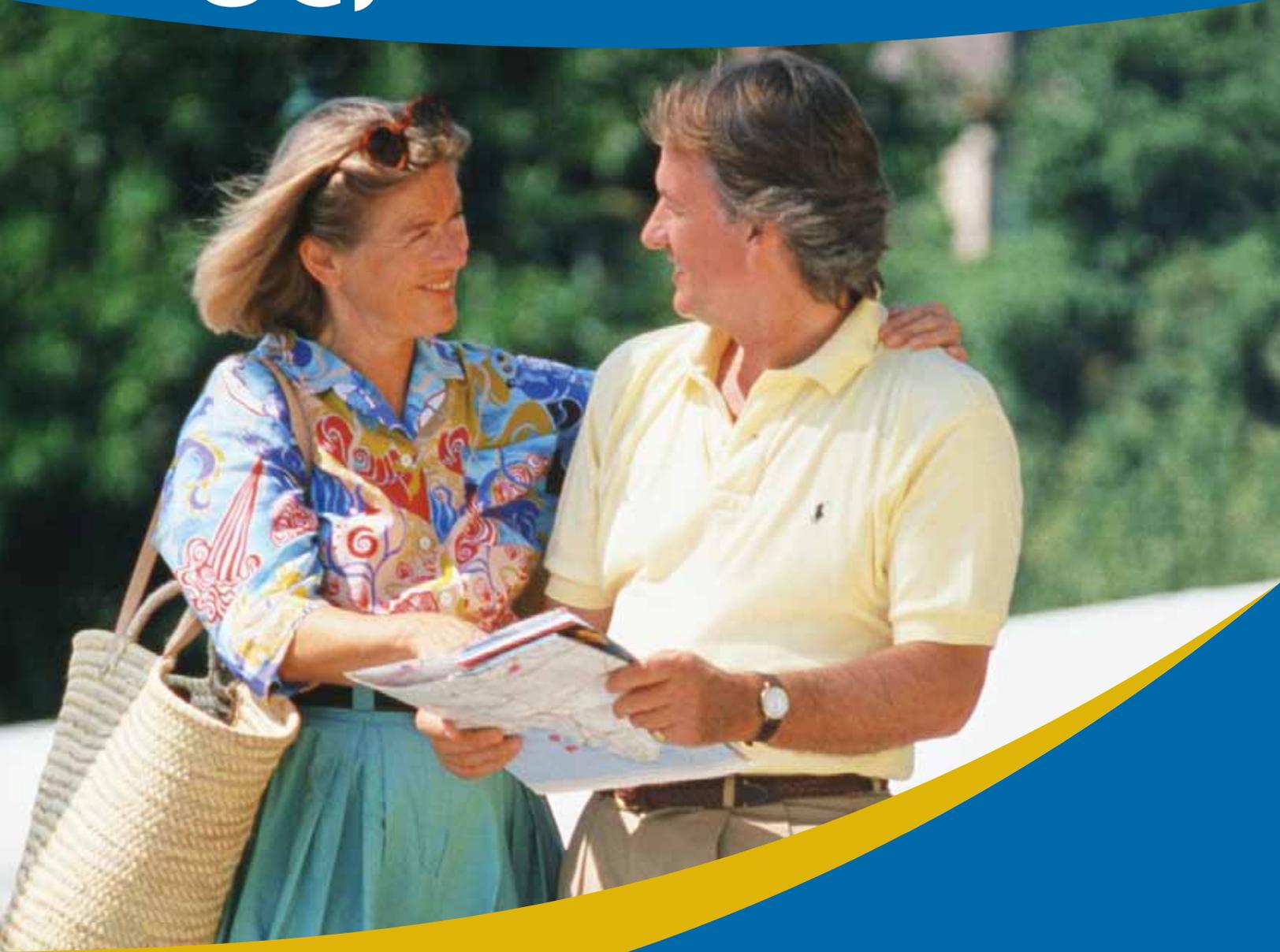




Offered to members of
The Order of United Commercial Travelers of America



UCT's Fixed Annuities

An integrated approach to
nurturing your wealth and
achieving your financial goals



Annuity Basics

What is an annuity?

An annuity is a contract that makes payments to you at regular intervals based on purchase payments that you pay for the contract. The main reason to buy an annuity contract is to obtain an income, usually for retirement purposes. You can buy annuity contracts from life insurance companies.

We offer two different types of fixed annuities:

- ◆ A **traditional fixed annuity** offers the stability of a fixed interest rate that is determined by the company and is guaranteed never to be below a minimum interest rate.
- ◆ An **immediate annuity** is an annuity that can give you access to a stream of income immediately after you purchase it.

Annuity income payments are often made monthly, although other frequencies are available. An annuity contract is not a life insurance policy or a health insurance policy. It is not a savings account or savings certificate, nor should it be bought for short-term purposes.

Why Purchase an Annuity?

During this time in your life, you may be thinking about your future and your retirement dreams. Purchasing a fixed annuity may help to make your future years more financially secure, and we at The Order of United Commercial Travelers of America (UCT) understand how important long-term security is to your retirement. Below are a few reasons why a fixed annuity may be the right choice for you.

Power of Tax-Deferred Growth

One of the greatest benefits of an annuity is that the interest credited to it is completely untouched by current federal income tax during the accumulation period. As a result of tax deferral, interest is compounded and your investment grows at a faster rate. You pay no taxes until you begin to receive income payments or make a withdrawal.

Guaranteed Income Stream

Whether you need short-term, fixed period or lifetime payments, your annuity settlement options can provide a guaranteed retirement income. Annuities offer a variety of settlement options, including options that can provide you a stream of income for a fixed period or for as long as you live.

Guaranteed Rate of Interest

Fixed annuities can give you the peace of mind of a product that will safely grow in value, while protecting your initial investment. For your protection, you'll earn a minimum guaranteed interest rate throughout the life of your contract. The interest rate your money earns will never fall below the minimum guaranteed interest rate, even if economic conditions cause interest rates to drop dramatically. Your contract, as a whole, will be credited with interest at an effective annual rate equal to or greater than that required by state law.

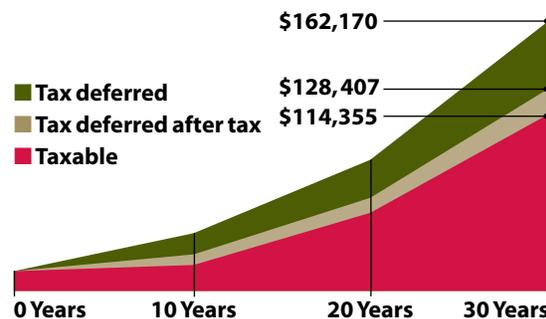


An Effective Retirement Planning Tool

An annuity can serve as an effective estate planning tool, since it distributes remaining contract values to your beneficiaries without going through probate. This can provide your heirs the legacy that you wish.

Annuities are a powerful savings vehicle, but please remember you should have liquid assets available as early withdrawal charges are often applied to withdrawals taken prematurely from an annuity.

The chart below illustrates the dramatic power of tax-deferred growth:



Graph illustrates the difference tax-deferred compounding can make over the long-term growth of an assumed \$50,000 non-qualified contribution in a taxable and tax-deferred savings vehicle, assuming a 4% interest rate and a combined state and federal tax rate of 30.1%. Distributions (including withdrawals) are subject to taxation, and those prior to age 59½ may be subject to a 10% tax penalty and other restrictions. This example does not describe a specific insurance or financial product. A lower interest rate would reduce the favorable effects of deferring taxes, and a higher interest rate would increase them.



A solid company

Are there charges that will affect the value of my annuity?

There are no up front sales charges or administrative fees. If you withdraw all or part of your annuity, you may incur an early withdrawal charge. This charge is usually a percentage of the value of the contract, or of purchase payments paid, and takes effect if you withdraw the full or partial value of the contract. The percentage may be reduced or eliminated after the contract has been in force for a certain number of years.

How much income will I receive from my annuity?

The amount of each annuity payment is determined when payments begin. Annuity payments are based on both the value of the contract and the contract's annuity purchase rate when the annuity payments start. The annuity purchase rate depends on your age, gender and the annuity payment option you have chosen.

How long will I continue to receive annuity payments?

The length of time over which annuity payments are made depends on the annuity payment option you choose. The most commonly available annuity payment options are:

- ◆ Income for a fixed period – you choose the length of time to receive payments.
- ◆ Life annuity with payment for at least a fixed period – receive payments for the rest of your life with payments guaranteed for a specified period of time.
- ◆ Joint and one-half survivor – receive payments for the rest of your life. Your surviving joint annuitant then receives 50% of the original payment amount for the remainder of his or her life.

Are there other benefits with an annuity contract?

Death benefit

Most contracts provide that if you die before the annuity payments start, the contract value will be paid to your beneficiary.

Withdrawal & surrender benefit

Most annuity contracts allow you to surrender your contract if annuity payments to you have not yet started. Upon surrender, the contract terminates. The surrender benefit is equal to your contract value, less surrender charges, if any. Most annuity contracts also provide that you may withdraw a portion of your contract value, under certain conditions, without terminating the contract. A surrender (or early withdrawal) charge may be deducted from the amount withdrawn.

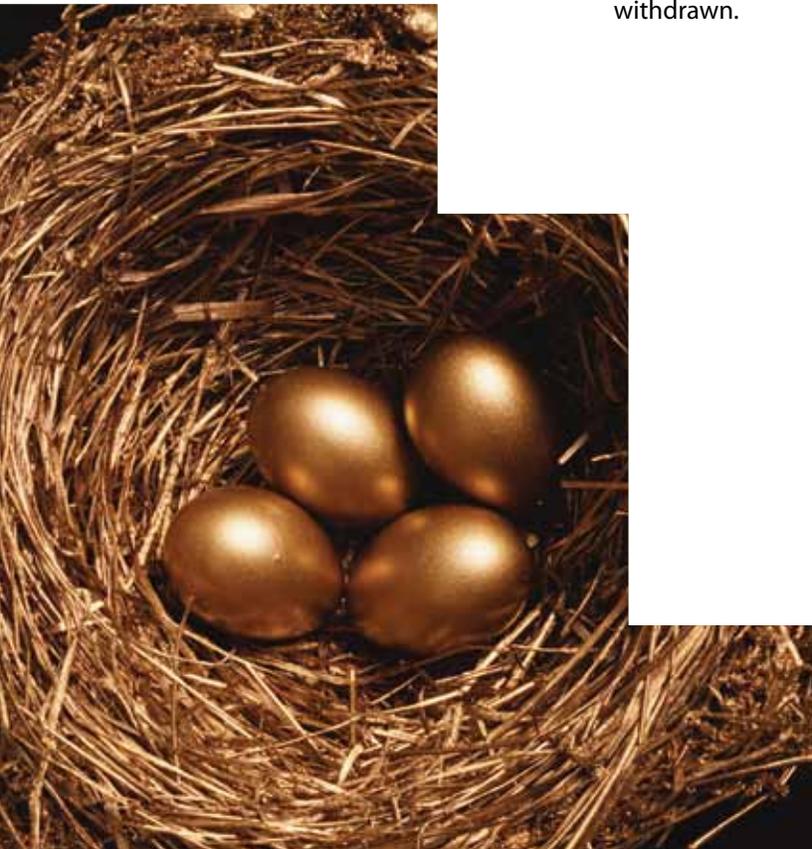
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Get involved

You get more than just insurance with UCT. You also have the chance to become an active member, volunteering alongside friends and peers on fundraising events and local programs in your community that support UCT's mission. You'll also have access to special member benefits including a wide range of affordable products and discount savings.

Connecting

UCT is guided by our mission of uniting people with a common passion for good citizenship and volunteerism to improve their local communities. We bring like-minded people of all ages together and provide them with opportunities to make a difference through volunteering and community service.



Serving

Volunteers embody the heart of UCT. Through service, support and contributions, UCT members are passionate about improving the communities in which they live. More than 100,000 members across the U.S. and Canada are giving back every day by helping people in need and making an impact where they live.

Protecting

UCT offers a number of affordable insurance and financial protection products for security and peace of mind. Whether it's accident and life products, dental, vision & hearing coverage, or Medicare supplement plans, UCT offers quality protection for all your insurance needs.



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