

**Information Related To Disclosure In Participant-Directed Individual Account Plans  
(Labor Regulations Section 2550.404a-5)  
For The Calendar Year Ended December 31, 2017**



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**The Commodore Helmsman® Variable Annuity Contract (The Commodore Helmsman)**

For use with contract form P1809303NW (Contract form number may vary by state.)

Annuity Investors Life Insurance Company® (AILIC)

Annuity Investors® Variable Account C (Variable Account C)

P.O. Box 5423, Cincinnati OH 45201 / Phone 1-800-789-6771 / Fax 513-768-5115

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**OVERVIEW**

The Employee Retirement Income Security Act of 1974 requires plan fiduciaries to act prudently and solely in the interest of the plan's participants and beneficiaries. When a plan assigns investment responsibilities to the plan's participants and beneficiaries, plan fiduciaries must take steps to ensure that participants and beneficiaries are made aware of their rights and responsibilities with respect to managing their individual plan accounts and are provided sufficient information regarding the plan to make informed decisions about the management of their individual accounts. This information should include a description of designated investment alternatives, their performance history, and related fees and expenses.

This document provides information about The Commodore Helmsman Variable Annuity Contract and the investment options available under the contract. The information in this document is intended to assist you in complying with your obligations. If you have any questions about this information or would like additional information, please contact us at 1-800-789-6771.

**LEGAL DISCLAIMERS**

We are providing the information in this document solely to assist you in complying with Labor Regulations Section 2550.404a-5. Annuity Investors Life Insurance Company is not a fiduciary of the plan. We are not making any representation that the information provided in this document or available at the AILIC website complies with the requirements of Labor Regulations Section 2550.404a-5. You should seek advice on how to comply with this Regulation from your legal counsel.

Annuity Investors Life Insurance Company is not an investment advisor and the information provided in this document is not investment advice. A participant or beneficiary should consult his/her investment professional for advice based on his/her personal circumstances and financial situation.

We relied on information provided by the registered investment companies (Portfolios) in which the Variable Account C subaccounts (Subaccounts) invest or on information included in the Portfolio prospectuses when we prepared the attached information and calculated the average annual total returns of the Subaccounts and the total operating expenses of the Subaccounts. We gathered the information about the benchmarks and their performance from the Portfolio prospectuses. We did not independently verify any information provided by the Portfolios or included in their prospectuses.

**ADDITIONAL INFORMATION**

**Glossary.** A sample glossary of investment-related terms is available at [www.ici.org/401k/11\\_401k\\_glos](http://www.ici.org/401k/11_401k_glos). This glossary is intended to help owners and beneficiaries better understand their options.

**Requesting Information.** For copies of any document or information listed below, contact us at 1-800-789-6771.

- Portfolio Prospectuses and Statements of Additional Information
- The Commodore Helmsman Prospectus and Statement of Additional Information
- Portfolio annual and semi-annual shareholder reports
- Financial statements of Variable Account C or financial statements of AILIC

## Part I. Performance Information: Table 1

The Commodore Helmsman® variable annuity contract is issued by Annuity Investors Life Insurance Company® (AILIC). The Commodore Helmsman offers both variable and fixed investment options.

- The variable investment options are subaccounts of Annuity Investors® Variable Account C (Subaccounts). Each Subaccount is invested in shares of a registered investment company or a portfolio of a registered investment company (Portfolios).
- The fixed investment options are part of AILIC's general account. Guarantees related to these fixed investment options are subject to AILIC's long-term financial strength and claims-paying ability.

Table 1 contains information about the performance of the Subaccounts. It shows how the Subaccounts have performed over time and allows a participant or beneficiary to compare them with an appropriate benchmark for the same time periods. Benchmarks do not reflect deductions for fees or expenses of the Subaccounts or Portfolios. Past performance does not guarantee how an investment option will perform in the future. An investment in a Subaccount could lose money.

### Additional Information Available on the Great American Insurance Annuity Group Website

- Information about the Subaccounts and the fees and the expenses of The Commodore Helmsman contract is included in its prospectus. The Commodore Helmsman prospectus is available at [www.gaig.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaig.com/annuities/pages/variable-compliance-docs.aspx).
- Information about a Portfolio, including its objectives or goals, principal strategies and principal risks, portfolio turnover rate, and fees and expenses, is included in the Portfolio's prospectus. The Portfolio prospectuses are available at [www.gaig.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaig.com/annuities/pages/variable-compliance-docs.aspx).
- Performance information for the Subaccounts, updated on a monthly basis, is available by clicking "View Current Performance" at <http://gafri.com/publicsite/find/perfcenter.aspx?Type=variable>.

TABLE 1 – Variable Return Investments		Average Annual Total Returns				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		As of December 31, 2017							
Equity Subaccounts		1 year	5 year	10 year	inception	1 year	5 year	10 year	inception
1	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>American Value Fund</b> -Series I US equity mid cap: mid-cap value Benchmarks: (A) Russell Midcap® Value Index (B) S&P 500® Index (C) Lipper VUF Mid-Cap Value Funds Index	-1.57%	6.89%	3.77%	n/a	(A) 13.34% (B) 21.83% (C) 13.26%	(A) 14.68% (B) 15.79% (C) 13.86%	(A) 9.10% (B) 8.50% (C) 7.88%	n/a
2	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Comstock Fund</b> -Series I US equity large cap value: large value Benchmarks: (A) Russell 1000® Value Index (B) S&P 500® Index (C) Lipper VUF Large-Cap Value Funds Index	6.21%	10.01%	4.73%	n/a	(A) 13.66% (B) 21.83% (C) 14.65%	(A) 14.04% (B) 15.79% (C) 13.54%	(A) 7.10% (B) 8.50% (C) 6.73%	n/a
3	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Core Equity Fund</b> -Series I US equity large cap blend: large blend Benchmarks: (A) Russell 1000® Index (B) S&P 500® Index (C) Lipper VUF Large-Cap Core Funds Index	1.59%	6.05%	2.62%	n/a	(A) 21.69% (B) 21.83% (C) 20.52%	(A) 15.71% (B) 15.79% (C) 14.79%	(A) 8.59% (B) 8.50% (C) 7.53%	n/a

TABLE 1 – Variable Return Investments		Average Annual Total Returns				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		As of December 31, 2017							
4	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Diversified Dividend Fund</b> -Series I US equity large cap value: large value Benchmarks: (A) Russell 1000® Value Index (B) S&P 500® Index (C) Lipper VUF Large-Cap Value Funds Index	-2.94%	9.34%	3.41%	n/a	(A) 13.66% (B) 21.83% (C) 14.65%	(A) 14.04% (B) 15.79% (C) 13.54%	(A) 7.10% (B) 8.50% (C) 6.73%	n/a
5	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Health Care Fund</b> -Series I Healthcare sector equity: health Benchmarks: (A) MSCI World Health Care Index (Net) (B) MSCI World IndexSM (Net) (C) Lipper VUF Health/Biotechnology Funds Classification Average	4.21%	7.98%	4.57%	n/a	(A) 19.80% (B) 22.40% (C) 22.45%	(A) 13.88% (B) 11.64% (C) 17.44%	(A) 8.94% (B) 5.03% (C) 12.07%	n/a
6	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Mid Cap Core Equity Fund</b> -Series II US equity mid cap: mid-cap blend Benchmarks: (A) Russell Midcap® Index (B) S&P 500® Index (C) Lipper VUF Mid-Cap Core Funds Index	3.05%	6.32%	2.44%	n/a	(A) 18.52% (B) 21.83% (C) 15.29%	(A) 14.96% (B) 15.79% (C) 13.79%	(A) 9.11% (B) 8.50% (C) 8.15%	n/a
7	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Mid Cap Growth Fund</b> -Series II US equity mid cap: mid-cap growth Benchmarks: (A) Russell Midcap® Growth Index (B) S&P 500® Index (C) Lipper VUF Mid-Cap Growth Funds Index	10.44%	8.62%	3.40%	n/a	(A) 25.27% (B) 21.83% (C) 25.52%	(A) 15.30% (B) 15.79% (C) 13.80%	(A) 9.10% (B) 8.50% (C) 7.84%	n/a
8	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> Invesco V.I. <b>Small Cap Equity Fund</b> -Series I US equity small cap: small blend Benchmarks: (A) Russell 2000® Index (B) S&P 500® Index (C) Lipper VUF Small-Cap Core Funds Index	2.46%	6.86%	4.05%	n/a	(A) 14.65% (B) 21.83% (C) 13.49%	(A) 14.12% (B) 15.79% (C) 13.69%	(A) 8.71% (B) 8.50% (C) 8.46%	n/a
9	<b>American Century Variable Portfolios, Inc.</b> <b>VP Capital Appreciation Fund</b> -Class I US equity mid cap: mid-cap growth Benchmark: Russell Midcap® Growth Index	10.09%	8.46%	3.09%	n/a	25.27%	15.30%	9.09%	n/a
10	<b>American Century Variable Portfolios, Inc.</b> <b>VP Large Company Value Fund</b> -Class II US equity large cap value: large value Benchmarks: (A) S&P 500® Index (B) Russell 1000® Value Index	-0.59%	8.40%	2.12%	n/a	(A) 21.83% (B) 13.66%	(A) 15.78% (B) 14.03%	(A) 8.49% (B) 7.10%	n/a

<b>TABLE 1 – Variable Return Investments</b>		<b>Average Annual Total Returns</b>				<b>Benchmarks</b>			
<b>Name / Type of Option, Class of Shares and Benchmarks</b>		<b>As of December 31, 2017</b>				<b>Benchmarks</b>			
11	<b>American Century</b> Variable Portfolios, Inc. VP <b>Mid Cap Value Fund</b> -Class II US equity mid cap: mid cap value Benchmark: Russell Midcap® Value Index	-0.09%	11.25%	7.56%	n/a	13.34%	14.67%	9.09%	n/a
12	<b>American Century</b> Variable Portfolios, Inc. VP <b>Ultra® Fund</b> -Class II US equity large cap growth: large growth Benchmarks: (A) S&P 500® Index (B) Russell 1000® Growth Index	20.16%	13.18%	5.39%	n/a	(A) 21.83% (B) 30.21%	(A) 15.78% (B) 17.32%	(A) 8.49% (B) 9.99%	n/a
13	<b>Davis</b> Variable Account Fund, Inc. Davis <b>Value Portfolio</b> -Share class: n/a (closed to new investors) US equity large cap blend: large blend Benchmark: S&P 500® Index	10.92%	10.51%	2.96%	n/a	21.83%	15.79%	8.50%	n/a
14	<b>Dreyfus</b> Investment Portfolios <b>MidCap Stock Portfolio</b> -Service Shares US equity mid cap: mid-cap blend Benchmark: S&P MidCap 400® Index	3.43%	10.16%	5.86%	n/a	16.24%	15.01%	9.97%	n/a
15	<b>Dreyfus</b> Investment Portfolios <b>Technology Growth Portfolio</b> -Initial Shares Technology sector equity: technology Benchmarks: (A) S&P 500® Index (B) NYSE® Technology Index	30.65%	13.78%	8.25%	n/a	(A) 21.82% (B) 40.78%	(A) 15.78% (B) 21.40%	(A) 8.49% (B) 11.83%	n/a
16	<b>Dreyfus Stock Index Fund</b> , Inc. - Initial Shares US equity large cap blend: large blend Benchmark: S&P 500® Index	9.52%	11.22%	4.63%	n/a	21.82%	15.78%	8.49%	n/a
17	The <b>Dreyfus Sustainable U.S. Equity Portfolio</b> , Inc.-Initial Shares US equity large cap blend: large blend Benchmark: S&P 500® Index	3.43%	8.99%	4.20%	n/a	21.82%	15.78%	8.49%	n/a
18	<b>Dreyfus</b> Variable Investment Fund <b>Appreciation Portfolio</b> -Service Shares US equity large cap blend: large blend Benchmark: S&P 500® Index	15.24%	7.34%	4.00%	n/a	21.82%	15.78%	8.49%	n/a
19	<b>Franklin Templeton</b> Variable Insurance Products Trust Templeton <b>Foreign VIP Fund</b> -Class 2 Global equity large cap: foreign large value Benchmark: MSCI All Country World ex-US Index	5.06%	0.02%	-2.98%	n/a	27.77%	7.29%	2.31%	n/a
20	Rydex Variable Trust - <b>Guggenheim</b> Variable Insurance Funds <b>Long Short Equity Fund</b> -Share class: n/a (closed to new investors) Long/short equity: long/short equity Benchmarks: (A) S&P 500® Index (B) HFRX Equity Hedge Fund Index (C) Russell 3000® Index	3.25%	2.43%	-3.44%	n/a	(A) 21.83% (B) 9.98% (C) 21.13%	(A) 15.79% (B) 3.92% (C) 15.58%	(A) 8.50% (B) -0.57% (C) 8.60%	n/a

<b>TABLE 1 – Variable Return Investments</b>		<b>Average Annual Total Returns</b>				<b>Benchmarks</b>			
<b>Name / Type of Option, Class of Shares and Benchmarks</b>		<b>As of December 31, 2017</b>							
21	<b>Janus Aspen Series</b> Janus Henderson VIT <b>Enterprise Portfolio</b> -Service Shares US equity mid cap: mid-cap growth Benchmark: Russell Midcap® Growth Index	15.31%	13.12%	6.78%	n/a	25.27%	15.30%	9.10%	n/a
22	<b>Janus Aspen Series</b> Janus Henderson VIT <b>Global Research Portfolio</b> -Service Shares <b>(closed to new investors)</b> Global equity: world stock Benchmarks: (A) MSCI World Index SM (B) MSCI All Country World Index SM	14.91%	7.24%	0.52%	n/a	(A) 22.40% (B) 23.97%	(A) 11.64% (B) 10.80%	(A) 5.03% (B) 4.65%	n/a
23	<b>Janus Aspen Series</b> Janus Henderson VIT <b>Overseas Portfolio</b> -Service Shares Global equity large cap: foreign large blend Benchmark: MSCI All Country World ex-U.S. Index SM	18.98%	-3.16%	-6.79%	n/a	27.19%	6.80%	1.84%	n/a
24	<b>Janus Aspen Series</b> Janus Henderson VIT <b>Research Portfolio</b> -Service Shares US equity large cap growth: large growth Benchmarks: (A) Russell 1000® Growth Index (B) S&P 500® Index (C) Core Growth Index	15.77%	10.47%	4.04%	n/a	(A) 30.21% (B) 21.83% (C) 25.97%	(A) 17.33% (B) 15.79% (C) 16.57%	(A) 10.00% (B) 8.50% (C) 9.26%	n/a
25	<b>Morgan Stanley Variable Insurance Fund, Inc.</b> <b>Mid Cap Growth Portfolio</b> -Class I US equity mid cap: mid-cap growth Benchmark: Russell Midcap® Growth Index	26.83%	6.44%	2.86%	n/a	25.27%	15.30%	9.10%	n/a
26	<b>Morgan Stanley Variable Insurance Fund, Inc.</b> <b>U.S. Real Estate Portfolio</b> -Class I Real estate sector equity: real estate Benchmarks: (A) FTSE NAREIT Equity REITs Index (B) S&P 500® Index	-8.33%	3.68%	3.00%	n/a	(A) 5.23% (B) 21.83%	(A) 9.46% (B) 15.79%	(A) 7.44% (B) 8.50%	n/a
27	<b>Neuberger Berman Advisers Management Trust</b> <b>Guardian Portfolio</b> -Class S US equity large cap growth: large growth Benchmark: S&P 500® Index	12.99%	10.13%	3.97%	n/a	21.83%	15.79%	8.50%	n/a
28	<b>Neuberger Berman Advisers Management Trust</b> <b>Mid Cap Growth Portfolio</b> -Class S US equity mid cap: mid growth Benchmarks: (A) Russell Midcap® Growth Index (B) Russell Midcap® Index	12.82%	9.07%	3.67%	n/a	(A) 25.27% (B) 18.52%	(A) 15.30% (B) 14.96%	(A) 9.10% (B) 9.11%	n/a

<b>TABLE 1 – Variable Return Investments</b>		<b>Average Annual Total Returns</b>				<b>Benchmarks</b>			
<b>Name / Type of Option, Class of Shares and Benchmarks</b>		<b>As of December 31, 2017</b>							
29	<b>Oppenheimer</b> Variable Account Funds Oppenheimer <b>Capital Appreciation Fund</b> /VA-Service Shares US equity large cap growth: large growth Benchmarks: (A) S&P 500 Index (B) Russell 1000 Growth Index	14.74%	9.58%	2.52%	n/a	(A) 21.83% (B) 30.21%	(A) 15.79% (B) 17.33%	(A) 8.50% (B) 10.00%	n/a
30	<b>Oppenheimer</b> Variable Account Funds Oppenheimer <b>Global Fund</b> /VA-Service Shares Global equity: world stock Benchmark: MSCI All Country World Index	24.42%	8.65%	3.35%	n/a	23.97%	10.80%	4.65%	n/a
31	<b>Oppenheimer</b> Variable Account Funds Oppenheimer <b>Main Street Fund</b> /VA@-Service Shares US equity large cap blend: large blend Benchmark: S&P 500 Index	5.01%	10.13%	4.03%	n/a	21.83%	15.79%	8.50%	n/a
32	<b>Oppenheimer</b> Variable Account Funds Oppenheimer <b>Main Street Small Cap Fund</b> /VA@-Service Shares US equity small cap: small blend Benchmark: Russell 2000 Index	2.32%	10.56%	5.81%	n/a	14.65%	14.12%	8.71%	n/a
<b>Fixed Income and Bond Subaccounts</b>		<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>
33	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Government Securities Fund</b> -Series II US fixed income: intermediate government Benchmarks: (A) Bloomberg Barclays U.S. Government Index (B) Bloomberg Barclays U.S. Aggregate Index (C) Lipper VUF General U.S. Government Funds Index	-9.70%	-4.92%	-1.45%	n/a	(A) 2.30% (B) 3.54% (C) 1.69%	(A) 1.28% (B) 2.10% (C) 1.01%	(A) 3.23% (B) 4.01% (C) 3.23%	n/a
34	<b>Morgan Stanley</b> Variable Insurance Fund, Inc. <b>Core Plus Fixed Income Portfolio</b> -Class I US fixed income: intermediate-term bond Benchmark: Bloomberg Barclays U.S. Aggregate Index	-5.24%	-1.40%	-0.25%	n/a	3.54%	2.10%	4.01%	n/a
35	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO High Yield Portfolio</b> -Administrative Class High yield fixed income: high yield bond Benchmark: ICE BofA Merrill Lynch U.S. High Yield, BB-B Rated, Constrained Index	-4.86%	0.23%	2.87%	n/a	6.98%	5.59%	7.33%	n/a
36	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO Real Return Portfolio</b> -Administrative Class Inflation linked: inflation-protected bond Benchmark: Bloomberg Barclays U.S. TIPS Index	-7.79%	-5.96%	-0.55%	n/a	3.01%	0.13%	3.53%	n/a
37	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO Total Return Portfolio</b> -Administrative Class US fixed income: intermediate-term bond Benchmark: Bloomberg Barclays U.S. Aggregate Index	-6.55%	-3.40%	1.05%	n/a	3.54%	2.10%	4.01%	n/a

TABLE 1 – Variable Return Investments		Average Annual Total Returns				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		As of December 31, 2017							
Allocation Subaccounts		1 year	5 year	10 year	inception	1 year	5 year	10 year	inception
38	<b>ALPS Variable Investment Trust</b> <b>Morningstar Balanced ETF Asset Allocation Portfolio-Class II</b> Moderate allocation: 50% to 70% equity Benchmarks: (A) 42% Russell 3000 TR USD/ 18% MSCI ACWI Ex USA IMI NR USD/ 32% Bloomberg Barclays U.S. Universal TR USD/ 6% Citi WGBI NonUSD USD/ 2% BofAML U.S. Treasury Bill 3 Mon TR USD Index (B) 60% S&P 500 Index/ 38% Bloomberg Barclays U.S. Aggregate Bond Index/ 2% The Bank of America Merrill Lynch (BoA ML) 3 Month Treasury Bill Index	1.75%	2.28%	0.57%	n/a	(A) 15.51% (B) 14.15%	(A) 8.63% (B) 10.21%	(A) 5.89% (B) 6.91%	n/a
39	<b>ALPS Variable Investment Trust</b> <b>Morningstar Conservative ETF Asset Allocation Portfolio-Class II</b> Cautious allocation: 15% to 30% equity Benchmarks: (A) 14% Russell 3000 TR USD/ 6% MSCI ACWI Ex USA IMI NR USD/ 58% Bloomberg Barclays U.S. Universal TR USD/ 12% Citi WGBI NonUSD USD/ 10% BofAML U.S. Treasury Bill 3 Mon TR USD Index (B) 20% S&P 500 Index/ 73% Bloomberg Barclays U.S. Aggregate Bond Index/ 7% The Bank of America Merrill Lynch (BoA ML) 3 Month Treasury Bill Index	-5.28%	-2.34%	-1.27%	n/a	(A) 8.09% (B) 6.80%	(A) 4.06% (B) 4.66%	(A) 4.41% (B) 4.83%	n/a
40	<b>ALPS Variable Investment Trust</b> <b>Morningstar Growth ETF Asset Allocation Portfolio-Class II</b> Aggressive allocation: 70% to 85% equity Benchmarks: (A) 56% Russell 3000 TR USD/ 24% MSCI ACWI Ex USA IMI NR USD/ 15% Bloomberg Barclays U.S. Universal TR USD/ 3% Citi WGBI NonUSD USD/ 2% BofAML U.S. Treasury Bill 3 Mon TR USD Index (B) 80% S&P 500 Index/ 20% Bloomberg Barclays U.S. Aggregate Bond Index	5.66%	4.31%	0.97%	n/a	(A) 19.23% (B) 17.97%	(A) 10.83% (B) 13.01%	(A) 6.32% (B) 7.79%	n/a
41	<b>ALPS Variable Investment Trust</b> <b>Morningstar Income and Growth ETF Asset Allocation Portfolio-Class II</b> Cautious allocation: 30% to 50% equity Benchmarks: (A) 28% Russell 3000 TR USD/ 12% MSCI ACWI Ex USA IMI NR USD/ 46% Bloomberg Barclays U.S. Universal TR USD/ 9% Citi WGBI NonUSD USD/ 5% BofAML U.S. Treasury Bill 3 Mon TR USD Index (B) 40% S&P 500 Index/ 55% Bloomberg Barclays U.S. Aggregate Bond Index/ 5% The Bank of America Merrill Lynch (BoA ML) 3 Month Treasury Bill Index	-1.60%	-0.03%	-0.37%	n/a	(A) 11.78% (B) 10.41%	(A) 6.37% (B) 7.42%	(A) 5.24% (B) 5.90%	n/a

TABLE 1 – Variable Return Investments		Average Annual Total Returns				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		As of December 31, 2017							
42	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Managed Volatility Fund</b> -Series II Aggressive allocation: 70% to 85% equity Benchmarks: (A) Bloomberg Barclays U.S. Government/Credit Index (B) Russell 1000® Value Index (C) Lipper VUF Mixed-Asset Target Allocation Growth Funds Index	-1.21%	5.08%	0.48%	n/a	(A) 4.00% (B) 13.66% (C) 16.46%	(A) 2.13% (B) 14.04% (C) 9.24%	(A) 4.08% (B) 7.10% (C) 5.65%	n/a
43	<b>Calamos®</b> Advisors Trust <b>Calamos® Growth and Income Portfolio</b> -Share class: n/a ( <b>closed to new investors</b> ) Aggressive allocation: 70% to 85% equity Benchmarks: (A) Value Line Convertible Index (B) S&P 500 Index (C) ICE BofAML All U.S. Convertibles EX Mandatory Index	3.90%	4.56%	1.98%	n/a	(A) 12.27% (B) 21.83% (C) 15.70%	(A) 10.95% (B) 15.79% (C) 11.43%	(A) 9.17% (B) 8.50% (C) 8.11%	n/a
44	<b>Janus</b> Aspen Series Janus Henderson VIT <b>Balanced Portfolio</b> -Service Shares Moderate allocation: 50 to 70% equity Benchmarks: (A) S&P 500® Index (B) Bloomberg Barclays U.S. Aggregate Bond Index (C) Balanced Index	6.49%	5.47%	4.31%	n/a	(A) 21.83% (B) 3.54% (C) 13.29%	(A) 15.79% (B) 2.10% (C) 9.57%	(A) 8.50% (B) 4.01% (C) 6.73%	n/a
45	<b>Oppenheimer</b> Variable Account Funds Oppenheimer <b>Conservative Balanced Fund</b> /VA-Service Shares ( <b>closed to new investors</b> ) Cautious allocation: 30% to 50% equity Benchmarks: (A) Russell 3000 Index (B) Bloomberg Barclays U.S. Aggregate Bond Index (C) Reference Index	-2.57%	2.23%	-2.73%	n/a	(A) 21.13% (B) 3.54% (C) 9.48%	(A) 15.58% (B) 2.10% (C) 6.85%	(A) 8.60% (B) 4.01% (C) 6.19%	n/a
<b>Target Fund Subaccounts</b>		<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>
46	<b>Wilshire</b> Variable Insurance Trust <b>2015 Fund</b> -Share class: n/a Target date 2000–2020; target date 2015 Benchmarks: (A) Wilshire 5000 Index SM (B) S&P Target Date 2015 Index	-0.04%	1.27%	0.54%	n/a	(A) 21.00% (B) 11.40%	(A) 15.28% (B) 6.99%	(A) 8.25% (B) 4.97%	n/a
47	<b>Wilshire</b> Variable Insurance Trust <b>2025 Fund</b> -Share class: n/a Target date 2021–2045; target date 2025 Benchmarks: (A) Wilshire 5000 Index SM (B) S&P Target Date 2025 Index	2.58%	2.28%	0.33%	n/a	(A) 21.00% (B) 14.55%	(A) 15.28% (B) 8.76%	(A) 8.25% (B) 5.53%	n/a



TABLE 1 – Variable Return Investments		Average Annual Total Returns				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		As of December 31, 2017							
48	<b>Wilshire</b> Variable Insurance Trust <b>2035 Fund</b> -Share class: n/a Target date 2021–2045: target date 2035 Benchmarks: (A) Wilshire 5000 Index SM (B) S&P Target Date 2035 Index	5.36%	3.60%	0.15%	n/a	(A) 21.00% (B) 17.77%	(A) 15.28% (B) 10.29%	(A) 8.25% (B) 5.90%	n/a
<b>Money Market Subaccounts</b>		<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year</b>	<b>inception</b>
49	<b>Dreyfus</b> Variable Investment Fund <b>Government Money Market Portfolio</b> -Share class: n/a US money market: prime money market Benchmark: n/a	-10.80%	-5.29%	-4.00%	n/a	n/a	n/a	n/a	n/a

## Notes to Table 1—Variable Return Investments

### General Note

Fund and portfolio names are as of May 1, 2018. The average annual total returns of a Subaccount reflect the performance of the corresponding underlying fund or portfolio. See the underlying fund and portfolio prospectuses for more information about benchmarks.

### Notes for Equity Subaccounts

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds) - Invesco V.I. American Value Fund – Series I.** The returns shown prior to June 1, 2010 are those of the Class I shares of the predecessor fund, which are not offered by the Fund. The predecessor fund was advised by Morgan Stanley Investment Management Inc. The predecessor fund was reorganized into Series I shares of the Fund on June 1, 2010. Series I shares' returns will be different from the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds) - Invesco V.I. Comstock Fund - Series I.** The returns shown prior to June 1, 2010 are those of the Class I shares of the predecessor fund, which are not offered by the Fund. The predecessor fund was advised by Van Kampen Asset Management. The predecessor fund was reorganized into Series I shares of the Fund on June 1, 2010. Series I shares' returns will be different from the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds) - Invesco V.I. Diversified Dividend Fund - Series I.** The returns shown prior to June 1, 2010 are those of the Class X shares of the predecessor fund, which are not offered by the Fund. The predecessor fund was advised by Morgan Stanley Investment Advisors Inc. The predecessor fund was reorganized into Series I shares of the Fund on June 1, 2010. Series I shares' returns will be different from the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds) - Invesco V.I. Mid Cap Growth Fund - Series II.** The returns shown for periods prior to June 1, 2010 are those of the Class II shares of the predecessor fund, which are not offered by the Fund. The predecessor fund was advised by Van Kampen Asset Management. The predecessor fund was reorganized into Series II shares of the Fund on June 1, 2010. Series II shares' returns will be different from the predecessor fund as they have different expenses.

**The Dreyfus Sustainable U.S. Equity Portfolio, Inc.** The fund changed its investment objective and strategy on May 1, 2017. Prior to May 1, 2017, its investment objective was to provide capital growth, with current income as a secondary goal. To pursue these goals, until May 1, 2017, the fund, under normal circumstances, invested in the common stocks of companies that, in the opinion of the fund's management, met traditional investment standards and conducted their business in a manner that contributed to the enhancement of the quality of life in America. To determine whether a company contributed to the enhancement of the quality of life in America, the fund considered the company's record in the areas of (1) protection and improvement of the environment and the proper use of natural resources, (2) occupational health and safety, (3) consumer protection and product purity, and (4) equal employment opportunity. In addition, prior to May 1, 2017, investment decisions for the fund were made by members of the Active Equity Team of Mellon Capital Management Corporation, an affiliate of Dreyfus, who managed the fund as employees of Dreyfus.

**Rydex Variable Trust - Guggenheim Variable Insurance Funds—Long Short Equity Fund.** Prior to May 31, 2017, the Fund's performance was compared to the Russell 3000® Index and the HFRX Equity Hedge Index, which also are included in the performance table below. Effective May 31, 2017, the Fund implemented the revised principal investment strategies described in this Prospectus and to better reflect the Fund's revised principal investment strategies, the Fund's performance is now compared to the S&P 500® Index and the Morningstar Long/Short Equity Category Average.

**Janus Aspen Series—Janus Henderson VIT Global Research Portfolio.** For certain periods, the Portfolio's performance reflects the effect of expense waivers. Without the effect of these expense waivers, the Portfolio's performance would have been lower.

**Janus Aspen Series–Janus Henderson VIT Research Portfolio.** The Core Growth Index is an internally-calculated, hypothetical combination of unmanaged indices that combines total returns from the Russell 1000 Growth Index (50%) and the S&P 500 Index (50%).

**Neuberger Berman Advisers Management Trust–Guardian Portfolio and Mid Cap Growth Portfolio.** Returns would have been lower if the manager had not reimbursed certain expenses and/or waived a portion of the investment management fees during certain of the periods shown.

***Notes for Fixed Income and Bond Subaccounts***

**PIMCO Variable Insurance Trust–High Yield Portfolio, Real Return Portfolio and Total Return Portfolio.** The Portfolio's performance information reflects applicable fee waivers and/or expense limitations in effect during the periods presented. Absent such fee waivers and/or expense limitations, if any, performance would have been lower.

***Notes for Allocation Subaccounts***

**ALPS Variable Investment Trust–Morningstar Balanced ETF Asset Allocation Portfolio, Morningstar Conservative ETF Asset Allocation Portfolio, Morningstar Growth ETF Asset Allocation Portfolio, and Morningstar Income and Growth ETF Asset Allocation Portfolio.** The BofAML Treasury 3 Month TR Index was recently acquired by the Intercontinental Exchange ("ICE"). Therefore, this Index is now named ICE BofAML Treasury 3 Month TR Index. The benchmark definitions and other disclosures relating to the Index remain unchanged.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds) – Invesco V.I. Managed Volatility Fund.** For periods prior to April 30, 2014, performance of the Fund is that of the Fund using its previous utilities-related strategy.

**Calamos® Advisors Trust - Calamos® Growth and Income Portfolio.** Effective May 1, 2018, the Portfolio's primary benchmark is changed from the Value Line Convertible Index to the S&P 500 Index and the Portfolio's secondary index is the ICE BofA Merrill Lynch All U.S. Convertibles EX Mandatory Index.

**Janus Aspen Series–Janus Henderson VIT Balanced Portfolio.** The Balanced Index is an internally-calculated, hypothetical combination of unmanaged indices that combines total returns from the S&P 500 Index (55%) and the Bloomberg Barclays U.S. Aggregate Bond Index (45%).

**Oppenheimer Variable Account Funds– Oppenheimer Conservative Balanced Fund/VA.** The Fund's Reference Index is a customized weighted index currently comprised of 65% of the Bloomberg Barclays U.S. Aggregate Bond Index and 35% of the Russell 3000 Index.

## Part I. Performance Information: Table 2

Table 2 contains information about the rates of return of the fixed investment options, the term or length of time that a participant or beneficiary will earn a guaranteed rate of return for options with a guarantee period, and other information relevant to performance.

### Additional Information Available By Phone

- Guaranteed minimum interest rates and current interest rates applicable to the fixed investment options are available at 1-800-789-6771.
- Information about the interest rates applicable to funds already allocated to the fixed investment options by a participant or beneficiary is also available at 1-800-789-6771.

### Additional Information Available on the Great American Insurance Annuity Group Website

Information about the fixed investment options and the fees and expenses of The Commodore Helmsman is included in its prospectus, which is available at [www.gaiq.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaiq.com/annuities/pages/variable-compliance-docs.aspx).

<b>TABLE 2 – Fixed Return Investments</b>			
<b>Name / Objective</b>	<b>Return</b>	<b>Term</b>	<b>Other</b>
<b>Fixed Accumulation Account</b> The fixed accumulation account provides a minimum rate of return.	See explanation in Other column.	None	Amounts allocated to this account will receive a stated rate of interest equal to or greater than the minimum required under the laws of the state when and where the contract is issued. ALLIC may from time to time pay a higher current interest rate for this account. The rate of return for the fixed accumulation account on January 2, 2018 was 1.10% or, if higher, the guaranteed interest rate set out on the contract specifications page.
<b>Fixed Account Option</b> <b>One Year Guarantee Interest Rate Option (currently not available)</b> This fixed account option provides a guaranteed rate of return for one year.	See explanation in Other column.	1 year	Amounts allocated to this option will receive a stated rate of interest for a one-year period. The stated rate of interest will not change during the one-year period. The stated rate of interest will be equal to or greater than the minimum required under the laws of the state when and where the contract is issued. This option was not available on December 31, 2017.
<b>Fixed Account Option</b> <b>Three-Year Guarantee Interest Rate Option</b> This fixed account option provides a guaranteed rate of return for three years.	See explanation in Other column.	3 years	Amounts allocated to this option will receive a stated rate of interest for a three-year period. The stated rate of interest will not change during the three-year period. The stated rate of interest will be equal to or greater than the minimum required under the laws of the state when and where the contract is issued. The guaranteed rate of return a three-year term that began on January 2, 2018 was 1.10% or, if higher, the guaranteed interest rate set out on the contract specifications page.
<b>Fixed Account Option</b> <b>Five-Year Guarantee Interest Rate Option (currently not available)</b> This fixed account option provides a guaranteed rate of return for five years.	See explanation in Other column.	5 years	Amounts allocated to this option will receive a stated rate of interest for a five-year period. The stated rate of interest will not change during the five-year period. The stated rate of interest will be equal to or greater than the minimum required under the laws of the state when and where the contract is issued. This option was not available on December 31, 2017.
<b>Fixed Account Option</b> <b>Seven-Year Guarantee Interest Rate Option</b> This fixed account option provides a guaranteed rate of return for seven years.	See explanation in Other column.	7 years	Amounts allocated to this option will receive a stated rate of interest for a seven-year period. The stated rate of interest will not change during the seven-year period. The stated rate of interest will be equal to or greater than the minimum required under the laws of the state when and where the contract is issued. The guaranteed rate of return for a seven-year term that began on January 2, 2018 was 1.10% or, if higher, the guaranteed interest rate set out on the contract specifications page.

## Part II. Fee and Expense Information: Table 3

Table 3 shows fee and expense information related to The Commodore Helmsman. It shows the total annual operating expenses for the Subaccounts listed in Table 1. The total annual operating expenses of a Subaccount are expenses that reduce its rate of return. Total annual operating expenses of each Subaccount include: (1) The total annual operating expenses of the underlying Portfolio; (2) a mortality and expense risk charge of **1.25%**; and (3) an administration charge of **0.15%**. The fixed investment options do not incur any annual expenses.

Information about shareholder-type fees related to The Commodore Helmsman is set out below Table 3. These fees are in addition to the total annual operating expenses of the Subaccounts. The Subaccounts, the Portfolios, and the fixed investment options do not charge any shareholder-type fees. A summary of restrictions and limitations that apply to purchase payments, allocations, transfers, withdrawals, and active trading is also set out below Table 3.

The cumulative effect of fees and expenses can substantially reduce the growth of retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when deciding to invest in an option. Participants and beneficiaries may also want to think about whether an investment in a particular option, along with their other investments, will help them to achieve their financial goals.

### Additional Information Available on the Great American Insurance Annuity Group Website

Information about a Portfolio's fees and expenses and restrictions related to active trading are included in the Portfolio's prospectus. Information about the fees and the expenses of The Commodore Helmsman and restrictions and limitations related to purchases, allocations, transfers, withdrawals and active trading is included in its prospectus. The Portfolio prospectuses and The Commodore Helmsman prospectus are available at [www.gaig.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaig.com/annuities/pages/variable-compliance-docs.aspx).

TABLE 3 – Fees and Expenses		Total Annual Operating Expenses For Year Ended December 31, 2017	
Name / Type of Option		Expenses as a %	Expenses per \$1,000
<b>Equity Subaccounts</b>			
1	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>American Value Fund-Series I</b>	2.34%	\$ 23.40
2	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Comstock Fund-Series I</b>	2.16%	\$ 21.60
3	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Core Equity Fund-Series I</b>	2.22%	\$ 22.20
4	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Diversified Dividend Fund-Series I</b>	2.07%	\$ 20.70
5	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Health Care Fund-Series I</b>	2.41%	\$ 24.10
6	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Mid Cap Core Equity Fund-Series II</b>	2.64%	\$ 26.40
7	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Mid Cap Growth Fund-Series II</b>	2.65%	\$ 26.50
8	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Small Cap Equity Fund-Series I</b>	2.37%	\$ 23.70
9	<b>American Century</b> Variable Portfolios, Inc.-VP <b>Capital Appreciation Fund-Class I</b>	2.41%	\$ 24.10
10	<b>American Century</b> Variable Portfolios, Inc.-VP <b>Large Company Value Fund-Class II</b>	2.46%	\$ 24.60
11	<b>American Century</b> Variable Portfolios, Inc.-VP <b>Mid Cap Value Fund-Class II</b>	2.56%	\$ 25.60
12	<b>American Century</b> Variable Portfolios, Inc.-VP <b>Ultra® Fund-Class II</b>	2.55%	\$ 25.50
13	<b>Davis</b> Variable Account Fund, Inc.-Davis <b>Value Portfolio</b> -Share class: n/a ( <b>closed to new investors</b> )	2.04%	\$ 20.40
14	<b>Dreyfus</b> Investment Portfolios- <b>MidCap Stock Portfolio</b> -Service Shares	2.52%	\$ 25.20
15	<b>Dreyfus</b> Investment Portfolios- <b>Technology Growth Portfolio</b> -Initial Shares	2.22%	\$ 22.20
16	<b>Dreyfus Stock Index Fund, Inc.</b> -Initial Shares	2.40%	\$ 24.00
17	The <b>Dreyfus Sustainable U.S. Equity Portfolio, Inc.</b> -Initial Shares	1.92%	\$ 19.20
18	<b>Dreyfus</b> Variable Investment Fund- <b>Appreciation Portfolio</b> -Service Shares	2.46%	\$ 24.60
19	<b>Franklin Templeton</b> Variable Insurance Products Trust-Templeton <b>Foreign VIP Fund-Class 2</b>	2.49%	\$ 24.90
20	Rydex Variable Trust - <b>Guggenheim</b> Variable Insurance Funds- <b>Long Short Equity Fund</b> -Share class: n/a ( <b>closed to new investors</b> )	3.18%	\$ 31.80
21	<b>Janus</b> Aspen Series-Janus Henderson VIT <b>Enterprise Portfolio</b> -Service Shares	2.38%	\$ 23.80
22	<b>Janus</b> Aspen Series-Janus Henderson VIT <b>Global Research Portfolio</b> -Service Shares ( <b>closed to new investors</b> )	2.29%	\$ 22.90
23	<b>Janus</b> Aspen Series-Janus Henderson VIT <b>Overseas Portfolio</b> -Service Shares	2.22%	\$ 22.20
24	<b>Janus</b> Aspen Series-Janus Henderson VIT <b>Research Portfolio</b> -Service Shares	2.26%	\$ 22.60
25	<b>Morgan Stanley</b> Variable Insurance Fund, Inc.- <b>Mid Cap Growth Portfolio</b> -Class I	2.57%	\$ 25.70

<b>TABLE 3 – Fees and Expenses</b>		<b>Total Annual Operating Expenses For Year Ended December 31, 2017</b>	
<b>Name / Type of Option</b>			
26	<b>Morgan Stanley</b> Variable Insurance Fund, Inc.- <b>U.S. Real Estate Portfolio</b> -Class I	2.47%	\$ 24.70
27	<b>Neuberger Berman</b> Advisers Management Trust- <b>Guardian Portfolio</b> -Class S	2.60%	\$ 26.00
28	<b>Neuberger Berman</b> Advisers Management Trust- <b>Mid Cap Growth Portfolio</b> -Class S	2.35%	\$ 23.50
29	<b>Oppenheimer</b> Variable Account Funds-Oppenheimer <b>Capital Appreciation Fund</b> /VA-Service Shares	2.49%	\$ 24.90
30	<b>Oppenheimer</b> Variable Account Funds-Oppenheimer <b>Global Fund</b> /VA-Service Shares	2.43%	\$ 24.30
31	<b>Oppenheimer</b> Variable Account Funds-Oppenheimer <b>Main Street Fund</b> /VA@-Service Shares	2.45%	\$ 24.50
32	<b>Oppenheimer</b> Variable Account Funds-Oppenheimer <b>Main Street Small Cap Fund</b> /VA@-Service Shares	2.47%	\$ 24.70
<b>Fixed Income and Bond Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
33	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Government Securities Fund</b> -Series II	2.35%	\$ 23.50
34	<b>Morgan Stanley</b> Variable Insurance Fund, Inc.- <b>Core Plus Fixed Income Portfolio</b> -Class I	2.16%	\$ 21.60
35	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO High Yield Portfolio</b> -Administrative Class	2.16%	\$ 21.60
36	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO Real Return Portfolio</b> -Administrative Class	2.44%	\$ 24.40
37	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO Total Return Portfolio</b> -Administrative Class	2.09%	\$ 20.90
<b>Allocation Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
42	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)-Invesco V.I. <b>Managed Volatility Fund</b> -Series II	2.79%	\$ 27.90
38	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Balanced ETF Asset Allocation Portfolio</b> -Class II	2.04%	\$ 20.40
39	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Conservative ETF Asset Allocation Portfolio</b> -Class II	2.37%	\$ 23.70
40	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Growth ETF Asset Allocation Portfolio</b> -Class II	2.27%	\$ 22.70
41	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Income and Growth ETF Asset Allocation Portfolio</b> -Class II	2.33%	\$ 23.30
43	<b>Calamos</b> ® Advisers Trust- <b>Calamos</b> ® <b>Growth and Income Portfolio</b> -Share class: n/a (closed to new investors)	2.89%	\$ 28.90
44	<b>Janus</b> Aspen Series-Janus Henderson VIT <b>Balanced Portfolio</b> -Service Shares	2.28%	\$ 22.80
45	<b>Oppenheimer</b> Variable Account Funds-Oppenheimer <b>Conservative Balanced Fund</b> /VA-Service Shares	2.61%	\$ 26.10
<b>Target Fund Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
46	<b>Wilshire</b> Variable Insurance Trust- <b>2015 Fund</b> -Share class: n/a	2.85%	\$ 28.50
47	<b>Wilshire</b> Variable Insurance Trust- <b>2025 Fund</b> -Share class: n/a	2.92%	\$ 29.20
48	<b>Wilshire</b> Variable Insurance Trust- <b>2035 Fund</b> -Share class: n/a	3.00%	\$ 30.00
<b>Money Market Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
49	<b>Dreyfus</b> Variable Investment Fund- <b>Government Money Market Portfolio</b> -Share class: n/a	1.40%	\$ 14.00
<b>Fixed Return Investments</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
	Fixed Accumulation Account	0.00%	\$0.00
	Fixed Account Options with Guarantee Periods	0.00%	\$0.00

<b>Shareholder-Type Fees (Fees Charged Directly Against Participant's or Beneficiary's Investment)</b>	
Contingent Deferred Sales Charge	A contingent deferred sales charge (CDSC) may apply on partial or full surrenders. The charge does not apply to earnings. The CDSC is calculated separately for each purchase payment. The maximum CDSC is 7% of the purchase payment. See Table 4 for more information.
Annual Contract Maintenance Fee	An annual contract maintenance fee of \$30 applies.
Transfer Fee	A transfer fee applies to each transfer in excess of 12 in any contract year. The current transfer fee is \$25.
Interest on Loans	If loans are available under the contract and you borrow money under the loan provisions, AILIC will charge interest on the loan. AILIC currently charges 6% interest on loans.
Waivers	Contingent deferred sales charges, contract maintenance fees and transfer fees may be waived under certain circumstances.

<b>Restrictions and Limitations</b>	
Minimum Purchase Payments	Minimum: \$2,000 Minimum under Periodic Payment Program: \$50 monthly Purchase payments are subject to tax law and applicable employer plan restrictions.
Maximum Single Purchase Payments	Maximum for issue ages 80 and under: \$1,000,000 Maximum for issue ages over 80: \$500,000 Purchase payments are subject to tax law and applicable employer plan restrictions.
Withdrawals	Minimum: \$500 After a withdrawal, the remaining surrender value must be at least \$500. Withdrawals and full surrenders are subject to tax law restrictions on withdrawals or surrenders.
Minimum Allocation to Investment Options	<ul style="list-style-type: none"> <li>To any Subaccount or to the fixed accumulation account: \$10</li> <li>To any fixed account option with a guarantee period: \$2,000</li> </ul>
Minimum Transfer to Investment Options	<ul style="list-style-type: none"> <li>To any Subaccount or to the fixed accumulation account: None</li> <li>To any fixed account option with a guarantee period: \$2,000</li> </ul>
Restrictions on Allocations and Transfers to Fixed Options	You may not allocate or transfer amounts to a fixed account option with a guarantee period that extends beyond the annuity commencement date. For contracts with a 3% guaranteed interest rate for the fixed account options, you may not allocate or transfer amounts to the Three-Year Guarantee Interest Rate Option. For contracts issued after May 1, 2004 in states where AILIC has received regulatory approval, you may: (1) allocate amounts to the Seven-Year Guarantee Interest Rate Option only during the first contract year; and (2) transfer amounts to the Three-Year Guarantee Interest Rate Option only during the first contract year.
Restrictions on Transfers Back to Fixed Options	Amounts transferred from any fixed option to a Subaccount may not be transferred back to any fixed option for a period of six months from the date of the original transfer.
Minimum Transfer from Investments Options	<ul style="list-style-type: none"> <li>From any Subaccount: \$500 or balance if less than \$1,000</li> <li>From the fixed accumulation account or any fixed account option with guarantee period: \$500 or balance if less</li> </ul>
Maximum Transfer from Fixed Options	<ul style="list-style-type: none"> <li>From the fixed accumulation account during any contract year: 20% of account value as of his/her most recent contract anniversary</li> <li>From any fixed account option with guarantee period if the option is not maturing: 20% of value of owner's interest in option as of his/her most recent contract anniversary</li> <li>From any fixed account option with guarantee period if the option is maturing: Balance of owner's interest in option</li> </ul>
Restrictions on Transfers from Fixed Options	No transfer may be made from a fixed option before the first contract anniversary.
Active Trading Restrictions	If an owner's transfer events exceed 12 in one contract year, AILIC will automatically require the owner to submit transfer requests via regular first-class U.S. mail and will not accept transfer requests from the owner that are sent by any other means. In addition, a Portfolio may impose restrictions on an account under policies designed to deter excessive trading, short-term market timing transactions, and other abusive trading practices. Additional information about these restrictions is set out in the Portfolio prospectuses.

### Part III. Annuity Information: Table 4

Table 4 focuses on The Commodore Helmsman annuity contract. Annuities are insurance contracts that allow the owner to receive a guaranteed stream of payment at regular intervals, usually beginning when the owner retires and lasting for his/her entire life or a fixed period he/she selects. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

#### Additional Information Available on the Great American Insurance Annuity Group Website

The Commodore Helmsman prospectus includes information about: (1) its objectives or goals; (2) fees that will reduce account values; (3) guaranteed income payments, including any limitations on the right of participants or beneficiaries to receive such payments; (4) costs and / or factors taken into account in determining the price of benefits under the guaranteed income payments; and (5) contract limitations on the ability of owners or beneficiaries to withdraw or transfer amounts and fees or charges applicable to such withdrawals or transfer. The Commodore Helmsman prospectus is available at [www.qaig.com/annuities/pages/variable-compliance-docs.aspx](http://www.qaig.com/annuities/pages/variable-compliance-docs.aspx).

TABLE 4	Annuity Options
<b>Name</b>	The Commodore Helmsman Variable Annuity Contract (The Commodore Helmsman) In this table, "you" and "your" refer to an individual owner or beneficiary.
<b>Issuer</b>	Annuity Investors Life Insurance Company (AILIC)
<b>Objective/Goal</b>	The contract is an individual deferred variable annuity. The contract is designed to be a long-term investment, to meet retirement and other long-range goals.
<b>Benefits: Annuity Benefit</b>	The contract will provide a guaranteed stream of annuity benefit payments to you at some future date. These payments will be based on your account value, which will depend on the performance of the investment options that you choose. The annuity benefit amount will be reduced by any fees and charges under the contract, any applicable premium tax or other tax not previously deducted, and by the outstanding balance of any loans.
<b>Benefits: Death Benefit</b>	<p>The contract includes a death benefit payable to your beneficiary if you die during the accumulation period. The death benefit amount will be reduced by any fees and charges under the contract, any applicable premium tax or other tax not previously deducted, and by the outstanding balance of any loans.</p> <ul style="list-style-type: none"> <li>• <b>Death Benefit Amount—Version 1</b> This death benefit applies to contracts issued <b>after</b> May 1, 2006. It also applies to contracts issued <b>before</b> May 1, 2006 but <b>after</b> the 2003 Death Benefit Endorsement was approved in the state where the contract was issued. The death benefit will be based on the greatest of:               <ol style="list-style-type: none"> <li>1) the account value on the death benefit valuation date;</li> <li>2) the total purchase payments, reduced proportionally for withdrawals; or</li> <li>3) the lesser of:                   <ol style="list-style-type: none"> <li>(a) the largest account value on any contract anniversary before both the death benefit valuation date and any owner's 65th birthday, reduced proportionally for withdrawals taken after such value was reached; or</li> <li>(b) 200% of the total purchase payments, reduced proportionally for withdrawals.</li> </ol> </li> </ol> </li> <li>• <b>Death Benefit Amount—Version 2</b> This death benefit applies to contracts issued <b>before</b> May 1, 2006 and <b>before</b> the 2003 Death Benefit Endorsement was approved in the state where the contract was issued. The death benefit will be based on the greatest of:               <ol style="list-style-type: none"> <li>1) the account value on the death benefit valuation date; or</li> <li>2) the total purchase payments, reduced proportionally for withdrawals; or</li> <li>3) the largest account value on any contract anniversary before both the death benefit valuation date and any owner's 80th birthday, reduced proportionally for subsequent withdrawals.</li> </ol> </li> </ul>

TABLE 4	Annuity Options																		
<b>Benefits: Settlement Options</b>	<p>AILIC will make periodic payments in any form of settlement option acceptable to it at the time of an election. The standard forms of settlement options are listed below.</p> <ul style="list-style-type: none"> <li>• Payments for a fixed period you select.</li> <li>• Payments for as long as you live and, if you select a fixed period and you die during the fixed period, payments for the rest of the period.</li> <li>• Payments for as long as you live and, if the secondary annuitant you designate survives you, 50% of the payment amount for as long as the secondary annuitant lives.</li> <li>• Payments for a fixed period equal to the life expectancy of the person on whose life benefit payments are based, as determined by the applicable Medicaid life expectancy table.</li> </ul> <p>Periodic payments under a settlement option are affected by various factors, including the length of the payment period, the life expectancy of the annuitant, the frequency of the payment interval, and the payment form selected. Benefit payments may be calculated and paid as a variable dollar benefit, as a fixed dollar benefit, or as a combination of both.</p>																		
<b>Pricing Factors</b>	<p>The cost of your right to receive annuity benefit payments and the cost of the death benefit are included in mortality and expense risk charge of 1.25% and the administration charge of 0.15%. The mortality and expense risk charge compensates AILIC for the mortality risks it assumes because of its obligation to make annuity benefit payments and death benefit payments, and for expense risks that AILIC assumes because its actual expenses in administering the Helmsman contracts and Variable Account C could exceed the amount AILIC receives through other contract fees. The administration charge offsets expenses incurred in administering the contracts and the variable account. The rates shown are annual rates.</p> <p>For contracts issued after May 1, 2004, in states where AILIC received regulatory approval, the Annuity 2000 Mortality Table for blended lives (60% female / 40% male) with interest at 1% per year, compounded annually, is used to compute all guaranteed settlement option factors, values, and benefits under your contract.</p> <p>For all other contracts, the applicable 1983 Annuity Mortality Table, with interest at 2% per year, compounded annually, is used to compute all guaranteed settlement option factors, values, and benefits under your contract.</p>																		
<b>Fees</b>	<p>A contingent deferred sales charge (CDSC) may apply on partial or full surrenders. The charge does not apply to earnings. The CDSC is calculated separately for each purchase payment. The CDSC rate depends on how many years have elapsed since the date of receipt of the purchase payment.</p> <table border="1" data-bbox="323 808 1486 873"> <thead> <tr> <th>Full years elapsed</th> <th>Less than 1 year</th> <th>1 year</th> <th>2 years</th> <th>3 years</th> <th>4 years</th> <th>5 years</th> <th>6 years</th> <th>7 years or more</th> </tr> </thead> <tbody> <tr> <td>CDSC</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table> <p>An annual contract maintenance fee of \$30 applies. It is deducted from amounts allocated to the variable investment options.  A transfer fee applies to each transfer in excess of 12 in any contract year. The current transfer fee is \$25.  These charges and fees may be waived under certain circumstances.  If loans are available under your contract and you borrow money under the loan provisions, AILIC will charge interest on the loan. AILIC currently charges 6% interest on loans.</p>	Full years elapsed	Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years or more	CDSC	7%	7%	7%	6%	5%	4%	2%	0%
Full years elapsed	Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years or more											
CDSC	7%	7%	7%	6%	5%	4%	2%	0%											
<b>Limitations</b>	<p><u>Limitations on Annuity Benefit Payments.</u></p> <ul style="list-style-type: none"> <li>• If the amount of any regular payment under the form of settlement option elected would be less than \$50, an alternative form of settlement option will have to be elected.</li> <li>• Unless AILIC agrees otherwise, your annuity commencement date generally cannot be later than the contract anniversary following your 70th birthday.</li> <li>• A fixed period of less than five years is available only as a death benefit settlement option.</li> </ul> <p><u>Other Contract Limitations.</u>  Restrictions and limitations on purchase payments, allocations, transfers, withdrawals and active trading are summarized in the chart below Table 3.</p>																		
<b>Additional Information</b>	<p>This table contains a summary of certain features of The Commodore Helmsman. For more information about these features, see the contract prospectus and supplements, which are available at <a href="http://www.qaig.com/annuities/pages/variable-compliance-docs.aspx">www.qaig.com/annuities/pages/variable-compliance-docs.aspx</a>.</p> <p><b>Guarantees related to The Commodore Helmsman are subject to AILIC's long-term financial strength and claims-paying ability.</b></p>																		