

**Information Related To Disclosure In Participant-Directed Individual Account Plans  
(Labor Regulations Section 2550.404a-5)  
For The Calendar Year Ended December 31, 2018**



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**TotalGroup® Variable Annuity Contract (TotalGroup)**

For use with contract forms G2012108NW and C2012208NW (Contract form numbers 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 Total Group 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.

## Part I. Performance Information: Table 1

The TotalGroup® variable annuity contract is issued by Annuity Investors Life Insurance Company® (AILIC). TotalGroup 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).

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 TotalGroup contract is included in its prospectus. The TotalGroup prospectus is available at [www.gaiq.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaiq.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.gaiq.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaiq.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://qafri.com/publicsite/find/perfcenter.aspx?Type=variable>.

TABLE 1 – Variable Return Investments		Average Annual Total Returns As of December 31, 2018				Benchmarks			
Name / Type of Option, Class of Shares and Benchmarks		1 year	5 year	10 year	inception	1 year	5 year	10 year	inception
	<b>Equity Subaccounts</b>								
1	<b>AB Variable Products Series Fund, Inc.</b> <b>AB International Value Portfolio-Class B (closed to new investors)</b> Global equity large cap: foreign large value Benchmark: MSCI EAFE Index	-31.75%	-7.22%	-0.78%	n/a	-13.79%	0.53%	6.32%	n/a
2	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> <b>Invesco Oppenheimer Capital Appreciation Fund-Series II</b> US equity large cap growth: large growth Benchmarks: (A) S&P 500 Index (B) Russell 1000 Growth Index	-14.90%	1.88%	8.63%	n/a	(A) -4.38% (B) -1.51%	(A) 8.49% (B) 10.40%	(A) 13.12% (B) 15.29%	n/a
3	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> <b>Invesco Oppenheimer Global Fund-Series II</b> Global equity: world stock Benchmark: MSCI All Country World Index	-22.26%	-0.55%	7.31%	n/a	-9.41%	4.26%	9.46%	n/a
4	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> <b>Invesco Oppenheimer Main Street Fund®-Series II</b> US equity large cap blend: large blend Benchmark: S&P 500 Index	-17.02%	1.54%	8.25%	n/a	-4.38%	8.49%	13.12%	n/a
5	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)</b> <b>Invesco Oppenheimer Main Street Small Cap Fund®-Series II</b> US equity small cap: small blend Benchmark: Russell 2000 Index	-19.44%	-0.19%	9.73%	n/a	-11.01%	4.41%	11.97%	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, 2018							
6	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>American Value Fund-Series I</b> US equity mid cap: mid–cap value Benchmarks: (A) Russell Midcap® Value Index (B) Lipper VUF Mid–Cap Value Funds Index (C) S&P 500® Index	-21.53%	-3.01%	8.23%	n/a	(A) -12.29% (B) -13.38% (C) -4.38%	(A) 5.44% (B) 4.02% (C) 8.49%	(A) 13.03% (B) 11.71% (C) 13.12%	n/a
7	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Comstock Fund-Series I</b> 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	-21.05%	-0.38%	n/a	3.55%	(A) -8.27% (B) -4.38% (C) -9.47%	(A) 5.95% (B) 8.49% (C) 5.03%	(A) 11.18% (B) 13.12% (C) 10.59%	n/a
8	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Global Real Estate Fund-Series II</b> Real estate sector equity: global real estate Benchmarks: (A) MSCI World Index SM (Net) (B) Custom Invesco Global Real Estate Index (C) Lipper VUF Real Estate Funds Classification Average	-15.27%	-1.07%	4.69%	n/a	(A) -8.71% (B) -6.37% (C) -5.84%	(A) 4.56% (B) 4.65% (C) 6.84%	(A) 9.67% (B) 9.81% (C) 11.58%	n/a
9	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>International Growth Fund-Series II</b> Global equity large cap: large growth Benchmarks: (A) MSCI All County World ex–U.S. Index (Net) (B) Custom Invesco International Growth Index (Net) (C) Lipper VUF International Large–Cap Growth Funds Index	-24.06%	-5.22%	2.92%	n/a	(A) -14.20% (B) -14.43% (C) -13.90%	(A) 0.68% (B) 1.69% (C) 0.66%	(A) 6.57% (B) 6.62% (C) 7.11%	n/a
10	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Mid Cap Core Equity Fund-Series II</b> US equity mid cap: mid–cap blend Benchmarks: (A) S&P 500® Index (B) Russell Midcap® Index (C) Lipper VUF Mid–Cap Core Funds Index	-20.49%	-2.39%	4.48%	n/a	(A) -4.38% (B) -9.06% (C) -11.67%	(A) 8.49% (B) 6.26% (C) 4.72%	(A) 13.12% (B) 14.03% (C) 12.15%	n/a
11	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) Invesco V.I. <b>Mid Cap Growth Fund-Series II</b> 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	-14.82%	-0.31%	n/a	3.84%	(A) -4.35% (B) -4.38% (C) -4.64%	(A) 7.42% (B) 8.49% (C) 6.00%	(A) 15.12% (B) 13.12% (C) 13.91%	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, 2018							
12	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) 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	-23.93%	-4.24%	6.14%	n/a	(A) -11.01% (B) -4.38% (C) -11.83%	(A) 4.41% (B) 8.49% (C) 4.05%	(A) 11.97% (B) 13.12% (C) 11.75%	n/a
13	<b>American Century</b> Variable Portfolios, Inc. VP <b>Capital Appreciation Fund</b> -Class I US equity mid cap: mid-cap growth Benchmark: Russell Midcap® Growth Index	-14.15%	n/a	n/a	1.39%	-4.75%	7.41%	15.11%	n/a
14	<b>American Century</b> Variable Portfolios, Inc. VP <b>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	-17.11%	0.01%	6.08%	n/a	(A) -8.27% (B) -4.38%	(A) 5.94% (B) 8.49%	(A) 11.17% (B) 13.11%	n/a
15	<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	-21.84%	1.77%	8.62%	n/a	-12.29%	5.44%	13.02%	n/a
16	<b>BNY Mellon</b> Investment Portfolios <b>MidCap Stock Portfolio</b> -Service Shares US equity mid cap: mid-cap blend Benchmark: S&P MidCap 400® Index	-24.53%	-0.79%	9.62%	n/a	-11.08%	6.03%	13.68%	n/a
17	<b>BNY Mellon Stock Index Fund</b> , Inc. - Service Shares US equity large cap blend: large blend Benchmark: S&P 500® Index	-13.81%	3.22%	8.90%	n/a	-4.38%	8.49%	13.11%	n/a
18	<b>BNY Mellon Sustainable U.S. Equity Portfolio</b> , Inc.-Service Shares US equity large cap blend: large blend Benchmark: S&P 500® Index	-13.60%	0.83%	8.15%	n/a	-4.38%	8.49%	13.11%	n/a
19	<b>Davis</b> Variable Account Fund, Inc. <b>Davis Value Portfolio</b> -Share class: n/a (closed to new investors) US equity large cap blend: large blend Benchmark: S&P 500® Index	-22.47%	0.13%	6.81%	n/a	-4.38%	8.49%	13.11%	n/a
20	<b>Deutsche DWS</b> Variable Series II DWS <b>International Growth VIP</b> -Class A Global equity large cap: large growth Benchmark: MSCI All Country World ex USA Index	-25.53%	-3.84%	4.24%	n/a	-14.20%	0.68%	6.57%	n/a
21	<b>Deutsche DWS</b> Variable Series II DWS <b>Small Mid Cap Value VIP</b> -Class B US equity mid cap: mid-cap value Benchmark: Russell 2500 Value Index	-25.17%	-3.02%	n/a	1.90%	-12.36%	4.16%	11.62%	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, 2018</b>							
22	<b>Franklin Templeton</b> Variable Insurance Products Trust <b>Franklin Mutual Global Discovery VIP Fund-Class 2</b> Global equity large cap: world stock Benchmark: MSCI World Index	-20.11%	-3.14%	n/a	3.86%	-8.20%	5.14%	10.29%	n/a
23	<b>Franklin Templeton</b> Variable Insurance Products Trust <b>Franklin Small Cap Value VIP Fund-Class 2</b> US equity small cap: small value Benchmark: Russell 2000 Value Index	-21.75%	-1.95%	n/a	8.29%	-12.86%	3.61%	10.40%	n/a
24	<b>Franklin Templeton</b> Variable Insurance Products Trust <b>Templeton Foreign VIP Fund-Class 2</b> Global equity large cap: foreign large value Benchmark: MSCI All Country World ex-US Index	-24.29%	-8.41%	1.26%	n/a	-13.78%	1.14%	7.06%	n/a
25	<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	-9.66%	5.83%	13.08%	n/a	-4.75%	7.42%	15.12%	n/a
26	<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	-23.99%	-9.84%	1.05%	n/a	-14.20%	0.68%	6.57%	n/a
27	<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	-11.81%	3.27%	9.14%	n/a	(A) -1.51% (B) -4.38% (C) -2.94%	(A) 10.40% (B) 8.49% (C) 9.46%	(A) 15.29% (B) 13.12% (C) 14.21%	n/a
28	<b>Morgan Stanley</b> Variable Insurance Fund, Inc. <b>Discovery Portfolio</b> -Class I US equity mid cap: mid-cap growth Benchmark: Russell Midcap® Growth Index	1.54%	0.57%	11.29%	n/a	-4.75%	7.42%	15.12%	n/a
29	<b>Neuberger Berman</b> Advisers Management Trust <b>Sustainable Equity Portfolio</b> -Class S US equity large cap blend: large blend Benchmark: S&P 500® Index	-16.53%	0.30%	8.02%	n/a	-4.38%	8.49%	13.12%	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>
30	<b>Franklin Templeton</b> Variable Insurance Products Trust <b>Franklin U.S. Government Securities VIP Fund-Class 2</b> US fixed income: intermediate government Benchmarks: (A) Bloomberg Barclays U.S. Government—Intermediate Index (B) Lipper VIP General US Government Funds Classification Average	-8.67%	-4.07%	-3.55%	n/a	(A) 1.43% (B) 0.03%	(A) 1.46% (B) 1.94%	(A) 1.83% (B) 2.56%	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, 2018							
31	<b>Franklin Templeton</b> Variable Insurance Products Trust <b>Templeton Global Bond VIP Fund-Class 2</b> Global fixed income: world bond Benchmarks: (A) JP Morgan Global Government Bond Index (B) Citigroup World Government Bond Index	-7.09%	-4.62%	n/a	0.15%	(A) -0.66% (B) -0.84%	(A) 1.11% (B) 0.77%	(A) 1.74% (B) 1.52%	n/a
32	<b>Morgan Stanley</b> Variable Insurance Fund, Inc. <b>Core Plus Fixed Income Portfolio-Class I</b> US fixed income: intermediate-term bond Benchmark: Bloomberg Barclays U.S. Aggregate Index	-9.65%	-1.35%	0.18%	n/a	0.01%	2.52%	3.48%	n/a
33	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO High Yield Portfolio-Administrative Class</b> US fixed income: high yield bond Benchmark: ICE BofA Merrill Lynch U.S. High Yield, BB-B Rated, Constrained Index	-11.65%	-1.66%	5.36%	n/a	-2.04%	3.88%	9.99%	n/a
34	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO Real Return Portfolio-Administrative Class</b> US fixed income: inflation-protected bond Benchmark: Bloomberg Barclays U.S. TIPS Index	-11.19%	-3.95%	-0.42%	n/a	-1.26%	1.69%	3.64%	n/a
35	<b>PIMCO</b> Variable Insurance Trust <b>PIMCO Total Return Portfolio-Administrative Class</b> US fixed income: intermediate-term bond Benchmark: Bloomberg Barclays U.S. Aggregate Index	-9.54%	-2.88%	-0.35%	n/a	0.01%	2.52%	3.48%	n/a
<b>Allocation 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>
36	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds) <b>Invesco Oppenheimer Conservative Balanced Fund-Series II</b> Cautious allocation: 30% to 50% equity Benchmarks: (A) Russell 3000 Index (B) Bloomberg Barclays U.S. Aggregate Bond Index (C) Custom Invesco Oppenheimer VI Conservative Balanced Index	-14.48%	-1.77%	3.26%	n/a	(A) -5.24% (B) 0.01% (C) -1.51%	(A) 7.91% (B) 2.52% (C) 4.63%	(A) 13.18% (B) 3.48% (C) 7.19%	n/a
37	<b>ALPS</b> Variable Investment Trust <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	-15.18%	-1.80%	2.48%	n/a	(A) -4.85% (B) -2.31%	(A) 4.53% (B) 6.20%	(A) 8.39% (B) 9.36%	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, 2018							
38	<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	-11.35%	-3.32%	-1.58%	n/a	(A) -1.67% (B) -0.55%	(A) 2.94% (B) 3.67%	(A) 4.95% (B) 5.29%	n/a
39	<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	-16.97%	-1.27%	3.97%	n/a	(A) -6.43% (B) -3.32%	(A) 5.17% (B) 7.39%	(A) 9.87% (B) 11.30%	n/a
40	<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	-13.21%	-2.60%	0.39%	n/a	(A) -3.25% (B) -1.37%	(A) 3.78% (B) 4.94%	(A) 6.74% (B) 7.33%	n/a
41	<b>Calamos® Advisors Trust</b> <b>Calamos® Growth and Income Portfolio-Share class: n/a (closed to new investors)</b> Aggressive allocation: 70% to 85% equity Benchmarks: (A) S&P 500 Index (B) ICE BofAML All U.S. Convertibles EX Mandatory Index	-13.35%	-0.12%	5.53%	n/a	(A) -4.38% (B) 0.65%	(A) 8.49% (B) 6.70%	(A) 13.12% (B) 12.60%	n/a
42	<b>Franklin Templeton Variable Insurance Products Trust</b> <b>Franklin Mutual Shares VIP Fund-Class 2</b> Aggressive allocation: 85%+ equity Benchmark: S&P 500® Index	-17.98%	-1.94%	5.10%	n/a	-4.38%	8.50%	13.12%	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, 2018</b>							
43	<b>Janus Aspen Series</b> 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	-8.58%	1.12%	5.64%	n/a	(A) -4.38%	(A) 8.49%	(A) 13.12%	
						(B) 0.01%	(B) 2.52%	(B) 3.48%	
						(C) -2.12%	(C) 5.94%	(C) 8.88%	n/a
44	<b>Wilshire Variable Insurance Trust</b> <b>Global Allocation Fund</b> -Share class: n/a Moderate Allocation: world allocation Benchmarks: (A) MSCI ACWI Index (B) Bloomberg Barclays Global Aggregate Bond Index (Hedged) (C) Stock/Bond Composite	n/a	n/a	n/a	-12.74%	(A) -9.42%	(A) 4.26%	(A) 9.51%	
						(B) 1.76%	(B) 3.44%	(B) 3.77%	
						(C) -5.42%	(C) 4.12%	(C) 7.71%	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>
45	<b>BNY Mellon Variable Investment Fund</b> <b>Government Money Market Portfolio</b> -Share class: n/a US money market: money market—taxable Benchmark: n/a	-7.82%	-4.93%	-5.88%	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 June 30, 2019. 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 Oppenheimer Capital Appreciation Fund-Series II.** The Fund has adopted the performance of the Oppenheimer Capital Appreciation Fund/VA (the predecessor fund) as the result of a reorganization of the predecessor fund into the Fund, which was consummated after the close of business on May 24, 2019. The returns shown for periods ending on or prior to May 24, 2019 are those of the Service Shares of the predecessor fund, which are not offered by the Fund. The Service Shares of the predecessor fund were reorganized into Series II shares of the Fund after the close of business on May 24, 2019. Series II shares' returns of the Fund will be different from the Service Shares' returns of the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Global Fund-Series II.** The Fund has adopted the performance of the Oppenheimer Global Fund/VA (the predecessor fund) as the result of a reorganization of the predecessor fund into the Fund, which was consummated after the close of business on May 24, 2019. The returns shown for periods ending on or prior to May 24, 2019 are those of the Service Shares of the predecessor fund, which are not offered by the Fund. The Service Shares of the predecessor fund were reorganized into Series II shares of the Fund after the close of business on May 24, 2019. Series II shares' returns of the Fund will be different from the Service Shares' returns of the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Main Street Fund®-Series II.** The Fund has adopted the performance of the Oppenheimer Main Street Fund/VA (the predecessor fund) as the result of a reorganization of the predecessor fund into the Fund, which was consummated after the close of business on May 24, 2019. The returns shown for periods ending on or prior to May 24, 2019 are those of the Service Shares of the predecessor fund, which are not offered by the Fund. The Service Shares of the predecessor fund were reorganized into Series II shares of the Fund after the close of business on May 24, 2019. Series II shares' returns of the Fund will be different from the Service Shares' returns of the predecessor fund as they have different expenses.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Main Street Small Cap Fund®-Series II.** The Fund has adopted the performance of the Oppenheimer Main Street Small Cap Fund/VA (the predecessor fund) as the result of a reorganization of the predecessor fund into the Fund, which was consummated after the close of business on May 24, 2019. The returns shown for periods ending on or prior to May 24, 2019 are those of the Service Shares of the predecessor fund, which are not offered by the Fund. The Service Shares of the predecessor fund were reorganized into Series II shares of the Fund after the close of business on May 24, 2019. Series II shares' returns of the Fund will be different from the Service Shares' returns of the predecessor fund as they have different expenses.

**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. Global Real Estate Fund-Series II.** Custom Invesco Global Real Estate Index is composed of the FTSE EPRA/NAREIT Developed Index (net) through June 30, 2014 and the FTSE EPRA/NAREIT Global Index (net) from July 1, 2014.

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. International Growth Fund-Series II.** Custom Invesco International Growth Index is composed of the MSCI EAFE® Growth Index through February 28, 2013, and the MSCI All Country World ex-U.S. Growth Index thereafter.

**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.

**BNY Mellon Investment Portfolios-MidCap Stock Portfolio-Service Shares.** On June 3, 2019, Dreyfus Investment Portfolios was renamed BNY Mellon Investment Portfolios.

**BNY Mellon Stock Index Fund, Inc.-Initial Shares.** On June 3, 2019, Dreyfus Stock Index Fund, Inc. was renamed BNY Mellon Stock Index Fund, Inc.

**BNY Mellon Sustainable U.S. Equity Portfolio, Inc.-Initial Shares.** On June 3, 2019, The Dreyfus Sustainable U.S. Equity Portfolio, Inc. was renamed BNY Mellon Sustainable U.S. Equity Portfolio, Inc.

The fund changed its investment objective and strategy on May 1, 2017. Prior to May 1, 2017, the fund's 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 another affiliate of Dreyfus, who managed the fund as employees of Dreyfus.

**Deutsche DWS Variable Series II-DWS International Growth VIP-Class A.** Effective July 2, 2018, Deutsche Variable Series II was renamed Deutsche DWS Variable Series II, and Deutsche International Growth VIP was renamed DWS International Growth VIP.

Prior to October 1, 2017, the fund was named Deutsche Global Growth VIP and operated with a different investment strategy. Performance would have been different if the fund's current investment strategy had been in effect.

**Deutsche DWS Variable Series II-DWS Small Mid Cap Value VIP-Class B.** Effective July 2, 2018, Deutsche Variable Series II was renamed Deutsche DWS Variable Series II, and Deutsche Small Mid Cap Value VIP was renamed DWS Small Cap Value VIP.

Prior to September 3, 2013, the fund had a subadvisor and a different investment management team that operated with a different investment strategy. Performance would have been different if the fund's current investment strategy had been in effect.

**Janus Aspen Series-Janus Henderson VIT Research Portfolio-Service Shares.** 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%).

**Morgan Stanley Variable Insurance Fund, Inc.-Discovery Portfolio-Class I.** Effective April 30, 2019, Mid Cap Growth Portfolio was renamed Discovery Portfolio.

**Neuberger Berman Advisers Management Trust-Sustainable Equity Portfolio-Class S.** Effective April 30, 2019, Guardian Portfolio was merged into Sustainable Equity Portfolio.

Returns would have been lower if Neuberger Berman Investment Advisers LLC 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-PIMCO High Yield Portfolio-Administrative Class.** 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.

**PIMCO Variable Insurance Trust-PIMCO Real Return Portfolio-Administrative Class.** 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.

**PIMCO Variable Insurance Trust-PIMCO Total Return Portfolio-Administrative Class.** 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***

**AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Conservative Balanced Fund-Series II.** The Fund has adopted the performance of the Oppenheimer Conservative Balanced Fund/VA (the predecessor fund) as the result of a reorganization of the predecessor fund into the Fund, which was consummated after the close of business on May 24, 2019. The returns shown for periods ending on or prior to May 24, 2019 are those of the Service Shares of the predecessor fund, which are not offered by the Fund. The Service Shares of the predecessor fund were reorganized into Series II shares of the Fund after the close of business on May 24, 2019. Series II shares' returns of the Fund will be different from the Service Shares' returns of the predecessor fund as they have different expenses.

The Fund's Custom Invesco Oppenheimer VI Conservative Balanced Index is a customized weighted index currently comprised of the following underlying broad-based security indices: 65% of the Bloomberg Barclays U.S. Aggregate Bond Index and 35% of the Russell 3000 Index.

**Janus Aspen Series-Janus Henderson VIT Balanced Portfolio-Service Shares.** 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%).

**Wilshire Variable Insurance Trust-Global Allocation Fund-Share class: n/a.** Effective December 7, 2018, each of Wilshire 2015 Fund, Wilshire 2025 Fund and Wilshire 2035 Fund were merged into Wilshire Global Allocation Fund.

During 2014, the Global Allocation Fund's strategy was changed. Consequently, prior period performance may have been different if the new investment strategy had been in effect during those periods.

The Stock/Bond Composite consists of 65% MSCI ACWI Index and 35% Bloomberg Barclays Global Aggregate Index (Hedged).

**Notes for Money Market Subaccounts**

**BNY Mellon Variable Investment Fund-Government Money Market Portfolio-Share class: n/a.** On June 3, 2019, Dreyfus Variable Investment Fund was renamed BNY Mellon Variable Investment Fund.

**Part I. Performance Information: Table 2**

The TotalGroup® variable annuity contract is issued by Annuity Investors Life Insurance Company® (AILIC). TotalGroup offers both variable and fixed investment options. 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 2 contains information about the rates of return of the fixed investment options, 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 TotalGroup contract is included in its prospectus, which is available at [www.qaig.com/annuities/pages/variable-compliance-docs.aspx](http://www.qaig.com/annuities/pages/variable-compliance-docs.aspx).

TABLE 2 – Fixed Return Investments			
Name / Objective	Return	Term	Other
<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. AILIC 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, 2019 was 1.00%.

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

Table 3 shows fee and expense information related to the TotalGroup contract. 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 **0.85%**; 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 TotalGroup contract 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 TotalGroup contract and restrictions and limitations related to purchases, allocations, transfers, withdrawals and active trading is included in its prospectus. The Portfolio prospectuses and The TotalGroup prospectus is 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	
Name / Type of Option		For Year Ended December 31, 2018	
Equity Subaccounts		Expenses as a %	Expenses per \$1,000
1	<b>AB Variable Products Series Fund, Inc.-AB International Value Portfolio-Class B (closed to new investors)</b>	2.11%	\$21.10
2	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Capital Appreciation Fund-Series II</b>	2.12%	\$21.20
3	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Global Fund-Series II</b>	2.05%	\$20.50
4	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Main Street Fund®-Series II</b>	2.07%	\$20.70
5	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco Oppenheimer Main Street Small Cap Fund®-Series II</b>	2.09%	\$20.90
6	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. American Value Fund-Series I</b>	1.93%	\$19.30
7	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. Comstock Fund-Series I</b>	1.76%	\$17.60
8	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. Global Real Estate Fund-Series II</b>	2.26%	\$22.60
9	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. International Growth Fund-Series II</b>	2.19%	\$21.90
10	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. Mid Cap Core Equity Fund-Series II</b>	2.23%	\$22.30
11	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. Mid Cap Growth Fund-Series II</b>	2.25%	\$22.50
12	<b>AIM Variable Insurance Funds (Invesco Variable Insurance Funds)-Invesco V.I. Small Cap Equity Fund-Series I</b>	1.96%	\$19.60
13	<b>American Century Variable Portfolios, Inc.-VP Capital Appreciation Fund-Class I</b>	2.00%	\$20.00
14	<b>American Century Variable Portfolios, Inc.-VP Large Company Value Fund-Class II</b>	2.06%	\$20.60
15	<b>American Century Variable Portfolios, Inc.-VP Mid Cap Value Fund-Class II</b>	2.16%	\$21.60
16	<b>BNY Mellon Investment Portfolios-MidCap Stock Portfolio-Service Shares</b>	2.11%	\$21.10
17	<b>BNY Mellon Stock Index Fund, Inc.-Initial Shares</b>	1.52%	\$15.20
18	<b>BNY Mellon Sustainable U.S. Equity Portfolio, Inc.-Initial Shares</b>	1.99%	\$19.90
19	<b>Davis Variable Account Fund, Inc.-Davis Value Portfolio-Share class: n/a (closed to new investors)</b>	1.64%	\$16.40
20	<b>Deutsche DWS Variable Series II-DWS International Growth VIP-Class A</b>	2.72%	\$27.20
21	<b>Deutsche DWS Variable Series II-DWS Small Mid Cap Value VIP-Class B</b>	2.24%	\$22.40
22	<b>Franklin Templeton Variable Insurance Products Trust-Franklin Mutual Global Discovery VIP Fund-Class 2</b>	2.20%	\$22.00
23	<b>Franklin Templeton Variable Insurance Products Trust-Franklin Small Cap Value VIP Fund-Class 2</b>	1.92%	\$19.20

<b>TABLE 3 – Fees and Expenses</b>		<b>Total Annual Operating Expenses</b>	
<b>Name / Type of Option</b>		<b>For Year Ended December 31, 2018</b>	
24	<b>Franklin Templeton</b> Variable Insurance Products Trust- <b>Templeton Foreign VIP Fund-Class 2</b>	2.10%	\$21.00
25	<b>Janus Aspen Series</b> -Janus Henderson VIT <b>Enterprise Portfolio</b> -Service Shares	1.97%	\$19.70
26	<b>Janus Aspen Series</b> -Janus Henderson VIT <b>Overseas Portfolio</b> -Service Shares	1.85%	\$18.50
27	<b>Janus Aspen Series</b> -Janus Henderson VIT <b>Research Portfolio</b> -Service Shares	1.83%	\$18.30
28	<b>Morgan Stanley</b> Variable Insurance Fund, Inc.- <b>Discovery Portfolio</b> -Class I	2.15%	\$21.50
29	<b>Neuberger Berman</b> Advisers Management Trust- <b>Sustainable Equity Portfolio</b> -Class S	2.20%	\$22.00
<b>Fixed Income and Bond Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
30	<b>Franklin Templeton</b> Variable Insurance Products Trust- <b>Franklin U.S. Government Securities VIP Fund-Class 2</b>	1.75%	\$17.50
31	<b>Franklin Templeton</b> Variable Insurance Products Trust- <b>Templeton Global Bond VIP Fund-Class 2</b>	1.90%	\$19.00
32	<b>Morgan Stanley</b> Variable Insurance Fund, Inc.- <b>Core Plus Fixed Income Portfolio</b> -Class I	1.76%	\$17.60
33	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO High Yield Portfolio</b> -Administrative Class	1.78%	\$17.80
34	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO Real Return Portfolio</b> -Administrative Class	2.42%	\$24.20
35	<b>PIMCO</b> Variable Insurance Trust- <b>PIMCO Total Return Portfolio</b> -Administrative Class	1.91%	\$19.10
<b>Allocation Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
36	<b>AIM</b> Variable Insurance Funds ( <b>Invesco</b> Variable Insurance Funds)- <b>Invesco Oppenheimer Conservative Balanced Fund-Series II</b>	2.23%	\$22.30
37	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Balanced ETF Asset Allocation Portfolio</b> -Class II	1.92%	\$19.20
38	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Conservative ETF Asset Allocation Portfolio</b> -Class II	2.00%	\$20.00
39	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Growth ETF Asset Allocation Portfolio</b> -Class II	1.91%	\$19.10
40	<b>ALPS</b> Variable Investment Trust- <b>Morningstar Income and Growth ETF Asset Allocation Portfolio</b> -Class II	1.94%	\$19.40
41	<b>Calamos®</b> Advisors Trust- <b>Calamos® Growth and Income Portfolio</b> -Share class: n/a (closed to new investors)	2.36%	\$23.60
42	<b>Franklin Templeton</b> Variable Insurance Products Trust- <b>Franklin Mutual Shares VIP Fund-Class 2</b>	1.97%	\$19.70
43	<b>Janus Aspen Series</b> -Janus Henderson VIT <b>Balanced Portfolio</b> -Service Shares	1.88%	\$18.80
44	<b>Wilshire</b> Variable Insurance Trust- <b>Global Allocation Fund</b> -Share class: n/a	2.39%	\$23.90
<b>Money Market Subaccounts</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
45	<b>BNY Mellon</b> Variable Investment Fund- <b>Government Money Market Portfolio</b> -Share class: n/a	1.58%	\$15.80
<b>Fixed Return Investments</b>		<b>Expenses as a %</b>	<b>Expenses per \$1,000</b>
	Fixed Accumulation Account	0.00%	\$0.00

## Shareholder-Type Fees: Fees Charged Directly Against Participant's or Beneficiary's Investment

Early Withdrawal Charge	Certificate Maintenance Fee	Transfer Fee	Interest on Loans
<p>An early withdrawal charge (EWC) may apply to withdrawals, surrender, or short-term annuitization of the participant's interest in the contract. The maximum EWC is 5% of the amount withdrawn, surrendered or annuitized. See Table 4 for more information.</p> <p>This charge may not apply under certain circumstances.</p>	<p>An annual certificate maintenance fee of \$40 applies.</p> <p>This fee may be waived under certain circumstances.</p>	<p>A transfer fee applies to each transfer in excess of 12 in any certificate year. The current transfer fee is \$25.</p> <p>This fee may be waived under certain circumstances.</p>	<p>If loans are available under the contract and the participant borrows money under the loan provisions, AILIC will charge interest on the loan. AILIC currently charges 6% interest on loans. AILIC will charge a higher interest rate if the plan administrator directs AILIC to do so. In addition, a loan origination fee of \$50 may apply to each loan.</p>

## Restrictions and Limitations

Purchase Payments	Minimum Allocation or Transfer to and from Investment Options	Maximum Transfer from Fixed Accumulation Account	Withdrawals	Active Trading Restrictions
<p>Minimum initial purchase payment: \$50</p> <p>Minimum additional payment: \$50</p> <p>Maximum total purchase payment: \$1,000,000 or AILIC approval</p> <p>Purchase payments are subject to tax law and applicable employer plan restrictions.</p>	<p>To any Subaccount: \$10</p> <p>To the fixed accumulation account: \$10</p> <p>From any Subaccount: \$500 or balance if less than \$1,000</p> <p>From the fixed accumulation account: \$500 or balance if less</p>	<p>During any certificate year, 20% of value of participant's interest in this account as of his/her most recent certificate anniversary</p> <p>No transfer may be made from the fixed accumulation account before the participant's first certificate anniversary. Amounts may be transferred from the fixed accumulation account only during the 30-day period following the certificate anniversary. Amounts transferred from the fixed accumulation account may not be transferred back to the fixed accumulation account for a period of six months from the date of the original transfer.</p>	<p>Minimum: \$500</p> <p>After a withdrawal, the remaining surrender value in a participant's account must be at least \$500. Withdrawals and surrenders are subject to tax law and employer plan restrictions on withdrawals or surrenders.</p>	<p>If a participant's transfer events exceed 12 in one certificate year, AILIC will automatically require the participant to submit transfer requests via regular first-class U.S. mail and will not accept the participant's transfer requests by any other means. A Portfolio may also impose restrictions on a participant 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.</p>

### Part III. Annuity Information: Table 4

Table 4 focuses on the TotalGroup annuity contract. Annuities are insurance contracts that allow the participant or beneficiary to receive a guaranteed stream of payment at regular intervals, usually beginning when the participant 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 TotalGroup 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 participants or beneficiaries to withdraw or transfer amounts and fees or charges applicable to such withdrawals or transfer. The TotalGroup prospectus is available at [www.gaiq.com/annuities/pages/variable-compliance-docs.aspx](http://www.gaiq.com/annuities/pages/variable-compliance-docs.aspx).

TABLE 4	Annuity Options
<b>Name</b>	TotalGroup Variable Annuity Contract (TotalGroup) The interests of individual participants under a contract are evidenced by certificates of participation. In this table, “you” and “your” refer to an individual participant or beneficiary.
<b>Issuer</b>	Annuity Investors Life Insurance Company (AILIC)
<b>Objective/Goal</b>	The contract is a group deferred variable annuity. The contract is designed to be a long-term investment, to meet retirement and other long-range goals.
<b>Benefits</b>	<p><u>Annuity Benefit.</u> 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 if annuity benefit payments are to be made for life or over a fixed period of at least ten years. Otherwise, these payments will be based on your surrender value (your account value less the early withdrawal charge that would apply upon a surrender). Both values 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.</p> <p><u>Death Benefit.</u> The contract includes a death benefit payable to your beneficiary if you die before the annuity commencement date and before your interest in the contract is surrendered. This death benefit will be based on the greater of (1) your account value on the death benefit valuation date; or (2) the total purchase payments, reduced proportionally for withdrawals, including any charges or adjustments applicable to such withdrawals and withdrawals to pay charges. 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> <p><u>Settlement Options.</u> 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> </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 0.85% 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 TotalGroup 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>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 certificate.</p>

TABLE 4	Annuity Options (continued)														
<b>Fees</b>	<p>An early withdrawal charge (EWC) may apply to withdrawals, surrender, or short-term annuitization of your interest in the contract. The EWC does not apply to an annuitization if the annuity benefit payments are to be made for life or over a fixed period of at least ten years. The EWC rate depends on how long your certificate has been outstanding.</p> <table border="1" data-bbox="317 224 1140 285"> <thead> <tr> <th>Certificate year</th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6 and after</th> </tr> </thead> <tbody> <tr> <td>EWC</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> <p>An annual certificate maintenance fee of \$40 applies.</p> <p>A transfer fee applies to each transfer in excess of 12 in any certificate year. The current transfer fee is \$25.</p> <p>These charges and fees may be waived under certain circumstances.</p> <p>If loans are available under your certificate and you borrow money under the loan provisions, AILIC will charge interest on the loan. AILIC currently charges 6% interest on loans. AILIC will charge a higher interest rate if the plan administrator directs us to do so. In addition, a loan origination fee of \$50 may apply to each loan.</p>	Certificate year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 and after	EWC	5%	4%	3%	2%	1%	0%
Certificate year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 and after									
EWC	5%	4%	3%	2%	1%	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>• Your annuity commencement date cannot be earlier than your first certificate anniversary. Unless AILIC agrees otherwise, your annuity commencement date generally cannot be later than the certificate anniversary following your 95th 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></p> <p>Restrictions and limitations on purchase payments, allocations, transfers, withdrawals and active trading are summarized in the chart set out below Table 3.</p>														
<b>Additional Information</b>	<p>This table contains a summary of certain features of the TotalGroup contract. For more information about these features, see the contract prospectus and supplements, which are available at <a href="http://www.gaiq.com/annuities/pages/variable-compliance-docs.aspx">www.gaiq.com/annuities/pages/variable-compliance-docs.aspx</a>.</p> <p><b>Guarantees related to the TotalGroup contract are subject to AILIC's long-term financial strength and claims-paying ability.</b></p>														

## 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 participants 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 Documents

Prospectuses and Statements of Additional Information  
Annual and semi-annual shareholder reports

### TotalGroup Documents and Information

Prospectus and Statement of Additional Information  
Financial statements of Annuity Investors Variable Account C  
Financial statements of Annuity Investors Life Insurance Company