

American Life Fee-Based Fixed Deferred Annuity

American Life Fee-Based MYGA		
Guarantee Period	3 Years	5 Years
Guaranteed Rate	6.00%	6.00%
Single Premium	\$10,000 minimum \$1M+, additional review	
Contract & Ownership Types	Non-qualified; Traditional, Roth & SEP IRA; Individual, Joint, Trust, Corporate, Non-corporate entity	
Death Benefit	Remaining Account Value No MVA or Surrender Charge	
Issue Ages	0-90 Renewals up to Age 99	
Free Withdrawals, Years 2+	Greater of 10% of Accumulated Value or Required Minimum Distribution	
RMD's for the current year should be taken prior to qualified funds transfer to American Life. Any RMD in Year 1 is subject to surrender charge & MVA		

Not guaranteed by any bank or credit union - may lose value - not a deposit - not insured by any federal government agency

The American Life Fee-Based MYGA is issued by American Life & Security Corp, Lincoln NE; issued on form ICC18-MYGA 001, and ICC18-MYGAEIC 001, ICC18-MYGALR 001, ICC18-MYGADBR 001 (riders/endorsements).

Guarantees are based on the claims paying ability of American Life & Security Corp. The product features may vary by state. Starting in the 2nd year of the contract, the Owner may withdraw up to 10% of the contract value as of the prior anniversary, or take RMD's, whichever is greater, without incurring fees. To activate this, however, there can be no withdrawals other than RMDs during the first contract year. Any RMD taken in Year 1 will be assessed a surrender penalty.

Contact American Life for the most current rates, product features and processing timelines. Insurance products are issued by American Life & Security Corp. and are not offered in all states.

Effective Date: February 14, 2023

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