

# American Classic Fixed Deferred Annuity

American Classic MYGA		
Guarantee Period	3 Years	5 Years
Guaranteed Rate	5.65%	5.70%
Enhanced Interest Credit	0.45%	0.60%
Effective Annual Rate*	5.81%	5.83%
Single Premium	\$1,000 minimum \$1M+, additional review	
Contract Types	Non-qualified; Trusts; IRA – Traditional, Roth & SEP; 401k, 403b as rollovers (no 501c3 or 401a)	
Death Benefit	Remaining Account Value No MVA or Surrender Charge	
Issue Ages	0-90 Renewals up to Age 99	
Free Withdrawals, Years 2+	10% of Accumulated Value Required Minimum Distributions	
<p><i>RMDs 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 &amp; MVA</i></p> <p><i>* Effective annual rate includes the 0.45% or 0.60% Enhanced Interest Credit, which is awarded at the end of the guaranteed period assuming no withdrawals are taken other than RMDs. Guaranteed rate is credited daily.</i></p>		

**Effective Date: January 17, 2024**

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

*American Classic is issued by American Life & Security Corp, Lincoln NE; issued on form ICC18-MYGAAPP 001 08/18, MYGAAPP 001 08/19, MYGAAPP 001 FL 08/18 and ICC18-MYGAEIC 001 08/18, MYGAEIC 001 08/18, ICC18-MYGALR 001 08/18, MYGALR 001 08/18, MYGALR 001 FL 08/18, ICC18-MYGADBR 001 08/18, MYGADBR 001 08/18 (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 at for the most current rates, product features and processing timelines. Annuity products are issued by American Life & Security Corp. and are not offered in all states.*

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