

American Fusion:

A historical perspective

American Fusion is a combination of two things many annuity clients are looking for; **guaranteed growth** PLUS the **opportunity to participate in positive market performance** with no downside. American Fusion offers just that.

- A competitive **5.00%** guaranteed, compounding 5-year interest rate
- The opportunity for a **9%** Bonus Interest Credit on the accumulated account value when a defined S&P 500® performance threshold is met at the end of the 5-year guarantee period.

Premium	\$100,000
Guaranteed Compound Interest	5.00%
Bonus Interest Credit available	9%
Target S&P 500® Index Performance Threshold ²	25%
Annualized Effective Yield ³ if Bonus Interest Credit is triggered	6.83%
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No bonus	\$127,628
Bonus triggered	\$139,115

S&P 500® Index Threshold Achieved

10/1/2001 - 10/1/2006

--- Index Performance Threshold 25%
 — American Fusion MYGIA
 — S&P 500® Index



S&P 500® Index Threshold NOT Achieved

1/3/2002 - 1/3/2007

--- Index Performance Threshold 25%
 — American Fusion MYGIA
 — S&P 500® Index



Rates are as of 2/21/24 and are subject to change.

¹ The Bonus Interest Credit is paid when the S&P 500® Index meets or exceeds the 5-year Index Performance Threshold at the end of the Guarantee Period

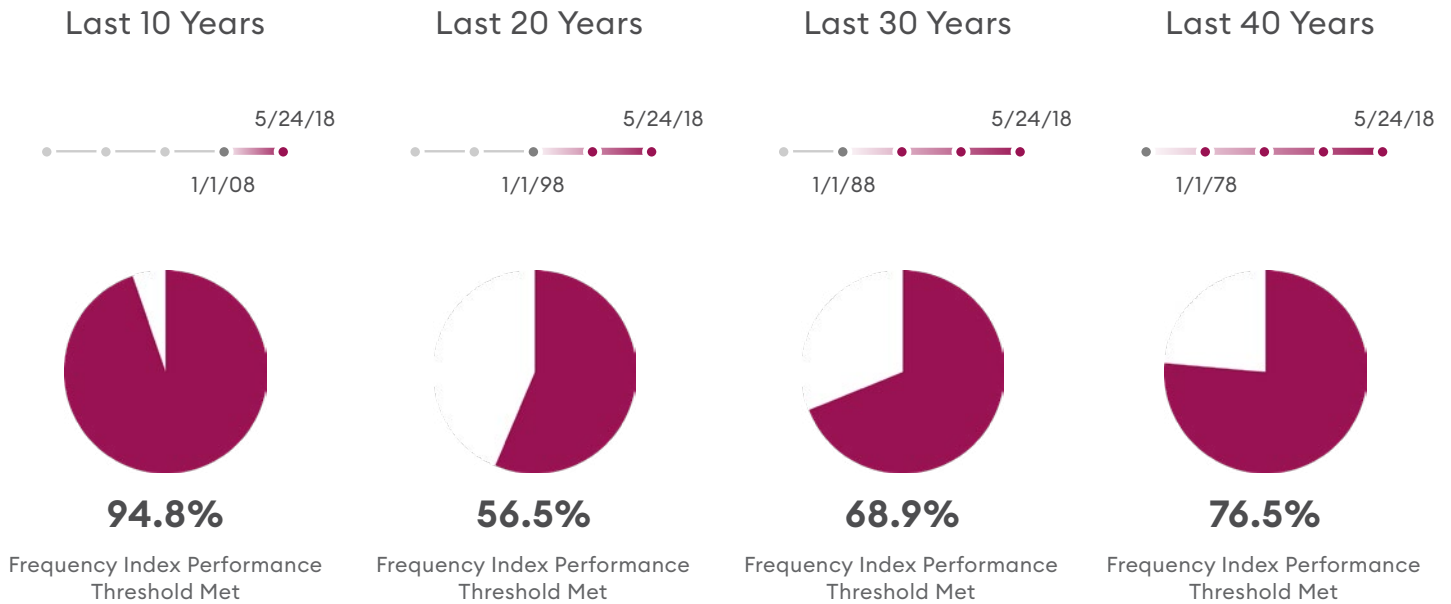
² The 5-Year Index Performance Threshold represents the minimum increase in performance between the start and the end of the contract term needed to receive the Bonus Interest Credit.

³ Annualized Effective Yield includes the Bonus Interest Credit, which is awarded at the end of the Guarantee Period if the S&P 500® Index reaches the 5-Year Index Performance Threshold at the end of the contract term and no withdrawals are taken other than RMDs. Annualized Effective Yield is not guaranteed.

Past performance is no guarantee of future results, but naturally the next question is:

Looking back, how often would the bonus have been triggered?

Let's take a look



American Fusion is a simple way to combine a guaranteed compounding rate with a potential bonus based on positive market performance.

American Fusion allows you to take your IRS-mandated Required Minimum Distributions (RMDs) starting in the second contract year without a penalty.* If any withdrawals are taken except RMDs starting in year 2, the contract will be ineligible for the Bonus Interest Credit. Surrender charges and MVA may apply to withdrawals in excess of the penalty-free withdrawal amount. In addition, a Guaranteed Death Benefit is included which pays the full account value without surrender charges or MVA to the beneficiary(ies) in the event of a policyholder's death. If the policyholder dies before the end of the contract term, the contract is not eligible for the Bonus Interest Credit unless the spouse is listed as the primary beneficiary & continues the contract under Spousal Continuation.

Please review the Client Brochure for more information

*Withdrawals of interest prior to age 59 1/2 may be subject to a 10% Federal income tax penalty.

Past performance is no guarantee of future results. Guarantees are based on the claims-paying ability of the issuing company.

This material is intended to provide educational information regarding the features and mechanics of the product. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

American Fusion Multi-Year Guaranteed Index Annuity is issued by American Life & Security Corp, Lincoln NE; issued on form ICC18-MYGA 001 08/18, MYGA 001 08/18, MYGA 001 FL 08/18, ICC18-MYGALR 001 08/18, MYGALR 001 08/18, MYGALR 001 FL 08/18, ICC18-MYGADBR 001 08/18, MYGADBR 001 0/18, BIC 002 03/23, BIC 002 FL 03/23, BIC 002 KS 03/23, BIC-SCH 001 12/22 and BIC-SCH 001 KS 12/22 (riders/endorsements).

Insurance products are issued by American Life & Security Corp. and are not offered in all states. The product features may vary by state.

Guarantees are based on the claims paying ability of American Life & Security Corp. Withdrawals of taxable amounts are subject to income tax and may be subject to a market value adjustment, and if taken prior to age 59½, a 10% IRS penalty may also apply. Withdrawals, which may be subject to surrender charges and a market value adjustment, have the effect of reducing benefits and values. Withdrawals in excess of the RMD (only available starting in year 2) will make the contract ineligible for the Bonus Interest Credit at the end of the contract term.

For Owners who are taking Required Minimum Distributions from IRAs, the annual RMD 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 and MVA. Investment in an annuity with qualified funds or in an IRA does not provide any additional tax benefits as the account is already tax deferred. There are no additional tax deferral benefits available for these assets and therefore an annuity should only be purchased to take advantage of the product's other features, such as lifetime income and death benefits.

This material is intended to provide an overview of American Life's Fusion MYGIA product and is not considered tax advice. You should consult with a tax advisor or legal counsel for advice specific to your personal financial situation. There are no additional tax deferral benefits for contracts held in IRAs as they are already a tax deferred account.

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