

American Select 10 Series Fixed Indexed Annuities

American Select	Base	Bonus	Bonus Plus
Contract Term & Types	10 years, IRA & Non-Qualified		
Premium Bonus (EIC) Age 0-74	n/a	17%	23%
Premium Bonus (EIC) Age 75-85	n/a	14%	20%
Premium Bonus (EIC) Vesting	n/a	1/10 th per year	1/10 th per year
Bonus Interest <i>if no withdrawals other than RMDs</i>	n/a	n/a	3.0% of Contract Value at the end of 10 th Year
Nasdaq-100 Intraday Elite 15%™ Index Annual Point-to-Point Par	75%	50%	50%
S&P 500® Dynamic Intraday TCA Index Annual Point-to-Point Par	75%	50%	50%
S&P 500® Index Annual Point-to-Point Cap	10.00%	6.00%	6.00%
S&P 500® Index Annual Point-to-Point Par	50%	40%	40%
S&P MARC 5% Index Annual Point-to-Point Par	150%	110%	110%
GS Xenith Index 1-Year Annual Point-to-Point Par	200%	150%	150%
GS Xenith Index 2-Year Annual Point-to-Point Par	275%	200%	200%
Janus SG Guidance Index: Value Lock 2-Year Point-to-Point Par	115%	85%	85%
S&P 500® Scored & Screened Index Annual Point-to-Point Cap	7.25%	5.00%	5.00%
S&P 500® Scored & Screened Index Annual Point-to-Point Par	50%	40%	40%
Fixed Rate	4.25%	3.00%	3.00%
Annual Fee <i>during contract term</i>	n/a	n/a	0.80%
Liquidity*	10% in Year 1+	5% in Year 2+	10% in Year 2+
Surrender Charge Schedule	Years 1-10: 9.0%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 2.7%, 1.8%, 0.9%		
Death Benefit	Greater of Contract Value and Minimum Guaranteed Cash Surrender Value		
Issue Ages	0-85		

Rate Lock:

- Applications must be IGO in the ALSC office by 5PM CDT (11:59PM if submitted by FireLight) the last business date before the rate change.
- ALSC must receive funding within 14 days of the rate change date for cash with app, and within 30 days of the rate change date for transfer

*For IRA Owners who must take a Required Minimum Distribution (RMD) for the current tax year and are applying for American Select Bonus or Bonus Plus contracts, any remaining RMD should be taken prior to transferring funds to American Life. Any withdrawal from these contracts (including RMDs) in the first contract year is subject to a surrender charge and any applicable MVA. For all American Select contracts any withdrawals in the first contract year may be subject to a commission chargeback. funds.

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

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Nasdaq-100 Intraday Elite 15% Index

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