

American Life Select Renewal Rates & Strategy

A STRATEGY FOCUSED ON STABILITY AND GROWTH

American Select FIA Par, Cap and Fixed Rates are established at the time a contract is issued and our intent is to continue them unchanged upon renewal. Individual contracts may have initial rates based on the issued date or rate lock date and will never be less than the guaranteed minimum.

American Life's long-term strategy aims to keep American Select FIA renewal rates stable for the duration of the Surrender Charge period. At the beginning of each renewal term, we purchase options to support the goal of providing the best possible value to customers while achieving our pricing objectives.

Clients will be sent notification 45-days prior to the anniversary date of the contract informing them of the opportunity to reallocate for the upcoming year. When allocating to a different index option, the applicable par or cap rate will be based on the original issue date or rate lock date (if applicable of the contract.

Please keep in mind that despite our historical results, we cannot guarantee that renewal rates will always remain in line with prior rates. Market factors may impact our ability to maintain stable renewal rates.

OUR HISTORY SPEAKS FOR ITSELF...

Indexed Account Cap Rates

All have renewed at **100%** of the initial cap rate

Participation Rates

All have renewed at **100%** of the initial participation rate

Fixed Account Rates

All have renewed at **100%** of the initial fixed rate

Renewal rate information applies to all American Select FIA 7- and 10-year contracts, including Base, Bonus and Bonus Plus versions of the product.

The Nasdaq-100 Intraday Elite 15%™ Index and S&P 500® Dynamic Intraday TCA Index both launched 9/15/25 and have not yet had a renewal.

AMERICAN LIFE INDEX OPTIONS

American Life partners with recognized industry leaders to offer innovative index solutions.

S&P 500® Dynamic Intraday TCA Index

This index is designed to provide exposure to the S&P 500 by using an intraday risk control mechanism with a target volatility of 15%. Measuring volatility and price momentum signals during 13 observations windows every day allow it to adapt to changing market conditions more quickly compared to traditional risk control indices.

Nasdaq-100 Intraday Elite 15%™ Index

This index is designed to provide exposure to the Nasdaq-100 Total Return™ Index (XNDX™) while targeting a 15% volatility level. The Index uses intraday volatility control and trend-following mechanisms with the aim of capturing significant intraday swings that might not be reflected in close-to-close observations.

S&P 500® Scored & Screened Index

The S&P 500® Scored & Screened Index is a broad-based, market-cap weighted index that is designed to measure the performance of securities meeting sustainability criteria, while maintaining similar overall industry group weights as the S&P 500®.

Goldman Sachs Xenith Index

American Life offers exclusive access to the GS Xenith Index. This option utilizes a rules-based strategy, designed to provide exposure, subject to a volatility control feature, to US Equities, US Treasuries, Gold or Copper, and a Commodity Curve Strategy.

S&P 500® Index

The S&P 500® Index follows the top U.S. companies and is one of the most established indices. We offer the option to participate in the index gains at a participation rate or 100% participation, subject to a cap.

S&P MARC 5% (Multi-Asset Risk Control) Index

The S&P MARC 5% Index is a multi-asset strategy that allocates between equities, commodities, and fixed income in order to reduce risk and generate return.

Janus SG Guidance Index: Value Lock

American Life exclusively offers access to the Janus SG which uses an innovative stock selection methodology and protection features to potentially outperform market benchmarks like the S&P 500®.

Fixed Account

Clients can allocate some or all their funds into an account that earns a fixed interest rate for any period during your term. This fixed rate is guaranteed for a 1-year term and will never be below the minimum guaranteed rate in your contract.

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

The American Select Series FIA is issued by American Life & Security Corp, Lincoln, NE, and issued on forms ICC19-FIA 001 05/19, ICC19-FIALR 001 05/19, ICC19-FIALR-10P 001 05/19, FIALR-10P 001 05/19, ICC19-FIALR-10SP 001 05/19, ICC20-FIAEIC-7P 001 05/20, ICC20-FIAEIC-10P 001 05/20, ICC20-FIAEIC-7SP 001 05/20, ICC20-FIAEIC-10SP 001 05/20, ICC24-FIA-PAR 002 01/24, ICC24-FIA-CAP 002 01/24 or state variations. Product Features, limitations and availability vary; see the FIA Disclosure Statement for Details. Products not available in all states.

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Nasdaq-100 Intraday Elite 15% Index

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