

American Life

MaxGrowth 10 Series Fixed Indexed Annuities

For use in AZ, CO, DC, FL, GA, HI, IA, IL, KS, MI, MO, MT, NE, NV, ND, NM, OK, SD, WA

	Base	Bonus
Premium Bonus Age 0-74	n/a	10%
Premium Bonus Age 75-85	n/a	8%
Fixed Rate	5.00%	4.00%
S&P 500® Annual Point-to-Point with Cap	11.50%	8.50%
S&P 500® Annual Point-to-Point with Performance Trigger	8.00%	4.75%
S&P 500 Market Agility 10 Annual Point-to-Point with Participation Rate	115%	80%
Schroders Global Compass Annual Point-to-Point with Participation Rate	140%	100%
Liquidity*	5% or RMD (whichever is greater) in Years 2+	
Recovery Amount**	Years 1-11: 100%, 95%, 90%, 85%, 80%, 75%, 70%, 65%, 60%, 50%, 0%	
Surrender Charge Schedule	Years 1-11: 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0% Florida - Ages 65-85: Years 1-11: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	
Death Benefit	Greater of Contract Value and Minimum Guaranteed Cash Surrender Value	
Issue Ages	0-85	

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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*Required Minimum Distributions (RMDs): For owners who are taking RMDs from IRAs, the annual RMD for the current year should be taken prior to transferring qualified funds to American Life. Any RMD in Year 1 is subject to a Surrender Charge, Recovery Amount and MVA.

**The Recovery Amount is the portion recovered by American Life if a withdrawal exceeds the Penalty-Free Withdrawal amount during the Surrender Charge Period. The amount recovered is equal to the Contract Value, including interest credits and bonus (if applicable), less Remaining Premiums multiplied by the Recovery Percentage.

A withdrawal in excess of the Penalty-Free Withdrawal Amount during the Surrender Charge Period is subject to a Surrender Charge, Recovery Amount and MVA.

MaxGrowth is issued by American Life & Security Corp., 2900 S. 70th St., STE 400, Lincoln, NE 68506 (FIA5 11/2023; FIALR-MG 01/24, ICC24-FIANHR 001 01/24, FIAPB 001/24) or state variations. Product Features, limitations and availability vary; see the MaxGrowth FIA Disclosure Statement for Details. Products not available in all states.

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