

American Life

MaxGrowth

FIA

Photo by Trail





Maximizing the potential for
GROWTH

Introducing the American Life **MaxGrowth 10**

At American Life, we offer innovative products, thoughtfully designed to help you achieve the retirement you deserve.

Given the current rate environment, you may be looking for ways to maximize your accumulation potential. Whether you are preparing for retirement in 10 years or looking to grow your savings securely, MaxGrowth helps protect your principal while maximizing growth.

MaxGrowth

FIA Highlights

Focused on delivering maximum accumulation & flexibility



Superior rates for both fixed and index crediting strategies are designed for maximum potential accumulation.



Available Index options are powered by some of the biggest names on Wall Street



The Nursing Home Benefit Rider provides you with access to the full contract value should a need arise



A 5x5 annuitization feature provides you access to the full Contract Value after 5 years – paid over 5 years *



You have the option to add additional premium during the first 6 months of the contract



MaxGrowth is available with or without a Premium Bonus applied to your initial premium.

** Available only if no partial withdrawals have been taken other than RMDs. Other annuitization options are available. Surrender Charges, Recovery Amounts, and MVA may apply. This means that the value of your annuity could change if you withdraw funds early, depending on interest rate fluctuations. Please ask your agent for details.*

Rates, Premium Bonus, Surrender Charges, Recovery Amounts may vary by state. MVA is not applicable in Utah.

How does MaxGrowth FIA work?

To maximize your accumulation potential, MaxGrowth is designed to offer you the most competitive rate options available. While these rates may vary from year to year, we strive to provide rates that surpass those of a “typical” fixed indexed annuity.

Each year at your contract anniversary, you will have the option to reallocate, selecting from four different index crediting options and a fixed rate.

Crediting options include:

Fixed Rate

S&P 500 Annual Point-to-Point with Cap

S&P 500 Annual Point-to-Point with Performance Trigger

S&P 500 Market Agility 10 Annual Point-to-Point w/ Participation Rate

Schroders Global Compass Annual Point-to-Point w/ Participation Rate

Premium Bonus (age 0-74)

Premium Bonus (age 75-85)

Please see a current rate sheet for details. Rates may vary by state.

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. Until renewal history is available for American Life MaxGrowth 10, these numbers reflect the history of American Select FIA only.

American Life is committed to offering competitive rates today and tomorrow & our history speaks for itself.

For American Life’s fixed indexed annuity products:

Indexed Account Cap Rates

All have renewed at
100% of the initial cap

Participation Rates

All have renewed at
100% of the initial participation rate

Fixed Account Rates

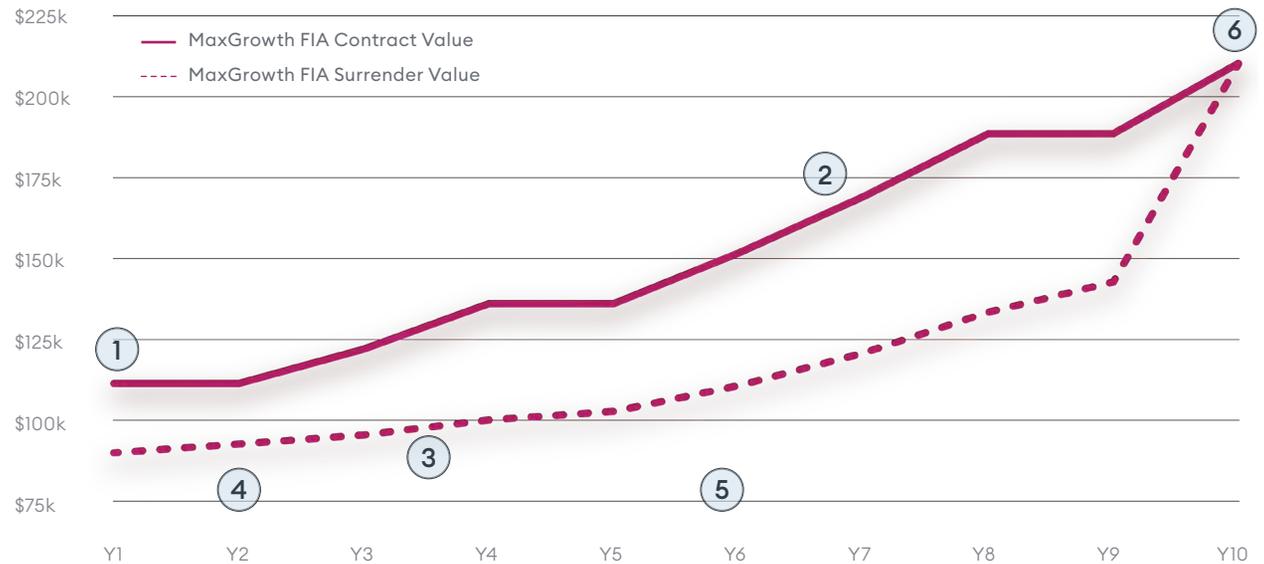
All have renewed at
100% of the initial fixed rate

How does MaxGrowth work?

Let's look at a hypothetical example where a client is planning to place \$100,000 in MaxGrowth Fixed Indexed Annuity.

This **hypothetical** example assumes 100% allocation to the S&P 500 Annual Point-to-Point with Cap at 11.50% and reflects the most recent 10-year period of S&P 500 performance.

Please note that rates are lower in some states and results will vary. Review a current illustration for personalized results.



- 1 The initial premium goes to work immediately - in the combination of the fixed account and/or index crediting options chosen by the client. In this case, 100% of the premium is allocated to the S&P 500 Annual Point-to-Point with cap.
- 2 The focus on offering competitive crediting rates may enable the MaxGrowth Contract Value to grow faster than a traditional fixed indexed annuity. (Dependant on index performance)
- 3 MaxGrowth is designed for long-term accumulation and accrues the credited interest and premium bonus (if applicable) over the 10- year contract term. The MaxGrowth Cash Surrender Value remains low until the end of the 10-year contract term, but when you stay invested for the full 10-year term, you unlock the full growth potential and maximize your returns.
- 4 Starting in year 2, you can take your RMD or 5% of the Contract Value, whichever is greater, as a Penalty-Free Withdrawal.
- 5 If you need additional liquidity, 5x5 Annuitization is available after year 5 and gives you access to the full Contract Value to be paid out over 5 years. This option is outlined in greater detail on the next page.
- 6 To realize the full potential of MaxGrowth, it's essential to hold it for the entire 10-year duration. Based on the hypothetical illustration above, at the end of the decade, MaxGrowth has accrued **\$110,277** - bringing the Contract Value at the end of the 10-year term to **\$210,277**.

5x5 Annuitization

Additional flexibility for whatever might come up

While MaxGrowth is designed for clients with at least a 10-year time horizon, we provide our clients some flexibility for the unexpected.

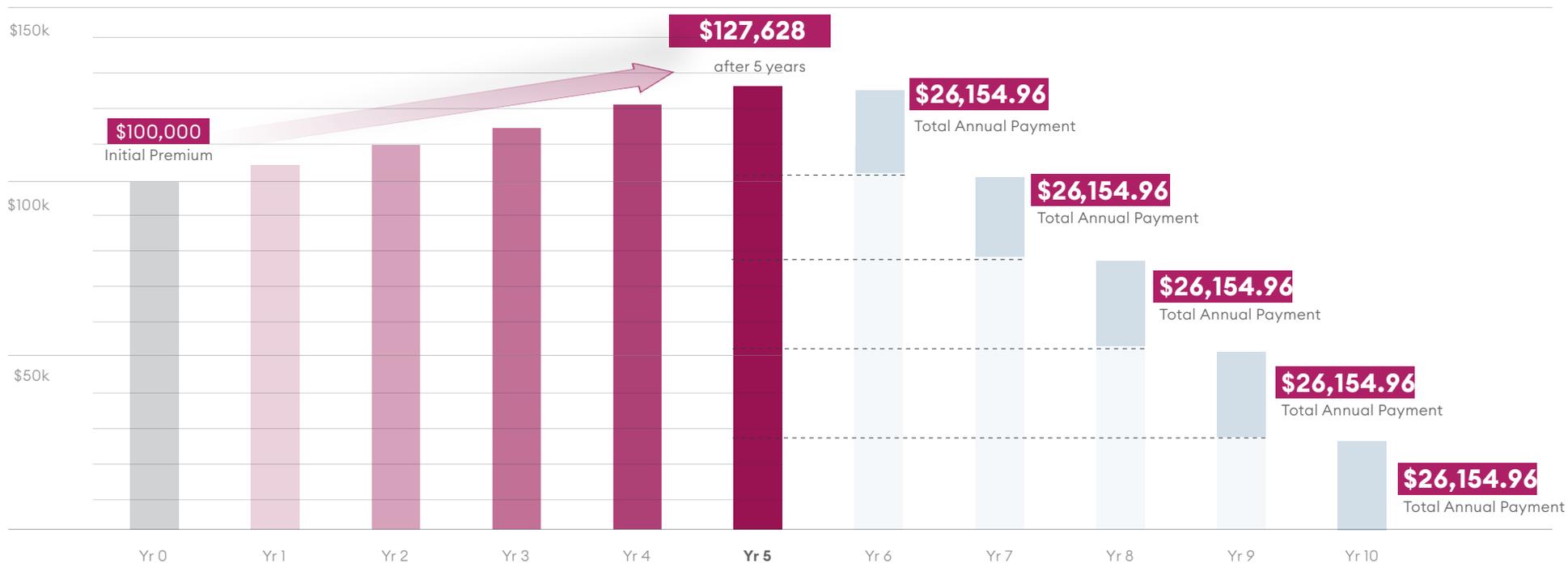
Please note that this option is only available if you have not taken any withdrawals other than RMDs.

Any time after the fifth contract anniversary, you can annuitize your Contract Value with our 5x5 Annuitization option. If exercised, the 5x5 Annuitization delivers the full Contract Value including all accrued interest and full bonus (if applicable). No Surrender Charges, Recovery Amount or MVA are applied.

When you choose the 5x5 Annuitization option, the Contract Value will be paid in 60 equal payments over the following 5 years. During this period, your remaining Contract Value will receive a fixed rate of 1%.

Let's look at a hypothetical example of a \$100,000 initial premium that grows at a 5.00% fixed rate over 5 years and then the 5x5 Annuitization is utilized:

5x5 Annuitization Elected



Additional Considerations For Withdrawals

How do you access your money?

In addition to the 5x5 Annuitization option, MaxGrowth offers penalty-free withdrawals that equal the greater of the RMD or 5% of the Contract Value as of the most recent contract anniversary starting in year 2.

Because MaxGrowth is designed for maximum potential accumulation over the 10-year term, if you need to make a withdrawal in excess of your Penalty-Free Withdrawal Amount or surrender your contract before the end of the 10-year contract term is over, these charges will apply:

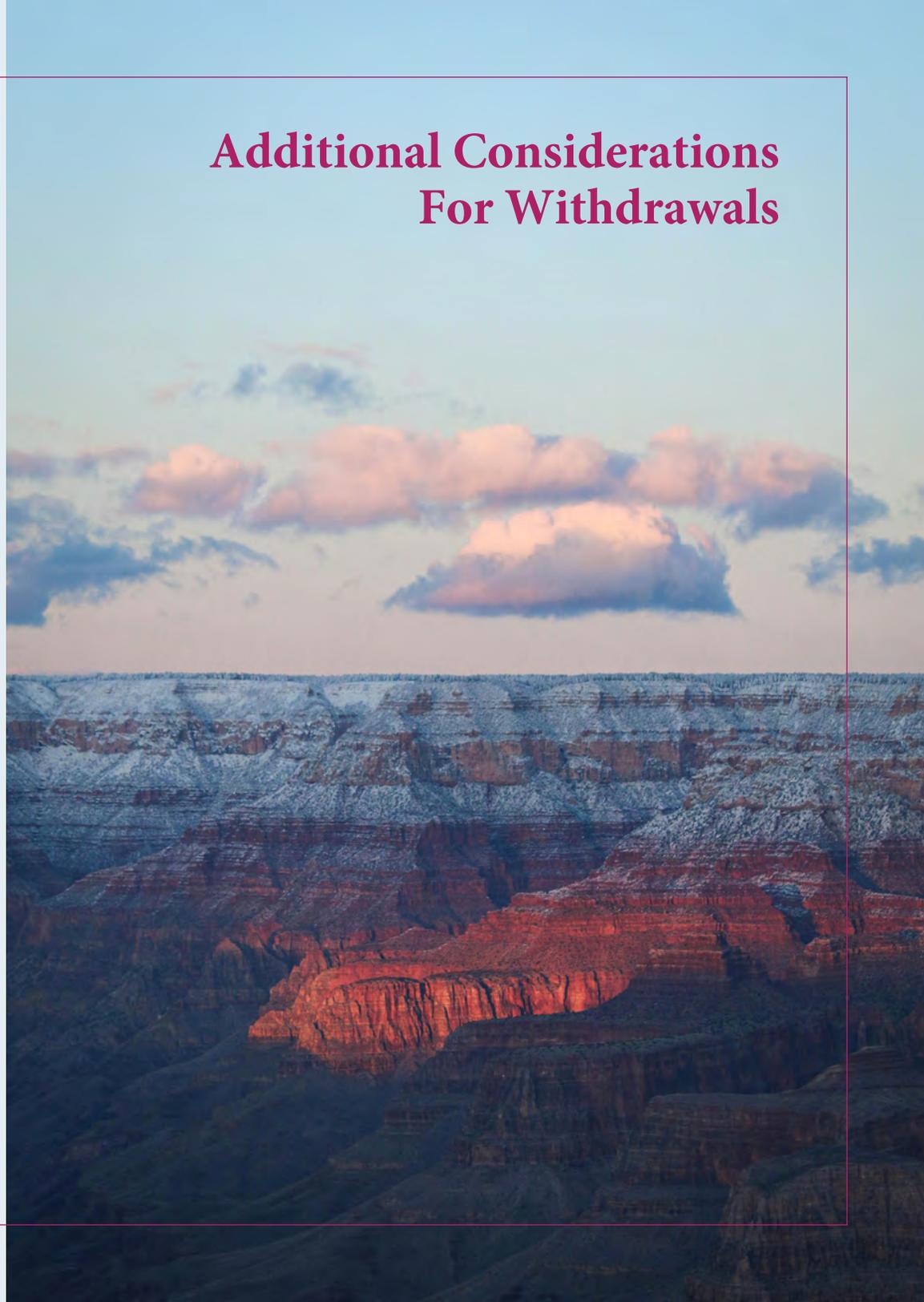
Surrender Charges

The Surrender Charge is calculated by multiplying the applicable Surrender Charge Percentage, times the Contract Value less any Free Withdrawal Amount. The Surrender Charge varies by state.

Recovery Amount

Fixed and indexed gains, interest credits, and the premium bonus (if applicable) are subject to a Recovery Amount—the amount that American Life recovers in the event of a withdrawal to which a surrender charge applies. The Recovery Amount varies by state.

Please see a current rate sheet for the current rates, surrender charge schedule and recovery amount applicable to your state.





Index crediting options powered by some of the biggest names on Wall Street

S&P Global Ratings

S&P Dow Jones Indices provides iconic and innovative index solutions backed by unparalleled expertise across the asset-class spectrum. More assets are invested in products based upon S&P DJI indices than any other index provider in the world.

- The **S&P 500**[®] follow 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 limit.
- The **S&P 500 Market Agility 10 Index** is an equity/bond index that is primarily long both assets, but can take short positions during periods of market instability.

Schroders

Schroders is a leading provider of active asset management, advisory and wealth management services. Few investment managers can match the combination of capabilities and global reach that Schroders offers.

- The **Schroders Global Compass Index** is a global multi-asset index that employs a dynamic allocation to seek positive return opportunities amid changing market conditions. The Index utilizes a rules-based approach to allocate across multiple asset classes, including global equities, government bonds and energy commodities.

- **S&P 500 Annual Point-to-Point with Cap**
- **S&P 500 Annual Point-to-Point with Performance Trigger**
- **S&P 500 Market Agility 10 Annual Point-to-Point with Participation Rate**
- **Schroders Global Compass Index Annual Point-to-Point with Participation Rate**

American Life, the Future of Planning for Tomorrow.

A Financially Secure Partner

Founded in 1960 and reimaged in 2018, American Life has been providing financially stable insurance products to customers for over 60 years. In 2023, Antarctica Capital acquired American Life and its parent Midwest Holding Inc.

At American Life, we are committed to offering forward-thinking products that are simply designed to help you achieve the retirement you deserve.

American Life is secure and highly rated (A.M. Best B++)



We are confident that our deep expertise, existing partnerships, and resources will accelerate Midwest's growth and further enhance its products and services.

- Chandra Patel, Managing Partner



This brochure is intended to provide an overview of the MaxGrowth Fixed Indexed Annuity and does not contain all information relevant in making a purchase decision. A properly licensed life insurance agent will review your contract in detail, which will include all details about the features and benefits, riders, and definitions regarding the annuity. American Life & Security Corp is not a fiduciary and does not provide investment advice. This brochure is not intended to be investment advice.

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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.

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.

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American Life

Annuities Reimagined

Client-centric products focused on
innovation and simplicity.

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Photo by Saira Ahmed