

# Securing Your Future

## American Classic

### MYGA



# American Classic

For individuals looking for a simple and secure way to manage their money into retirement, American Life offers the American Classic, a Fixed Deferred Annuity with a Multi-Year Rate Guarantee (MYGA).

The American Classic provides a low-risk and predictable return that is insulated from economic volatility.



# What Makes Us Different?

The American Classic\* is the first and only annuity that provides both peace of mind and a Loyalty Bonus, a reward for not making withdrawals during the term. Keeping the full value in your policy for the entire term saves us money, and we pass that savings on to you.

Other annuities entice customers to sacrifice prudent liquidity features for unplanned future events in exchange for increased yields. At American Life, we believe it is unfair to force you to make this choice at policy origination.

\* The American Classic is composed of policy document ICC18-MYGA 001 08/18 and the following included riders:

- ICC18-MYGAEIC 001 08/18
- ICC18-MYGALR 001 08/18
- ICC18-MYGADBR 001 08/18



# How Does the American Classic Work?

When you enter into a contract with American Life, you pay an upfront initial premium. In return, American Life grows that initial premium at a fixed, competitively high interest rate for a guaranteed number of years. This provides you with safe, stable and guaranteed returns.

The interest earned is tax-deferred during the term, meaning you don't pay income taxes until you make a withdrawal. This lets your account grow at its full potential.

At the end of the guarantee period, you can choose to either withdraw your initial premium along with your guaranteed return or roll your account into a new product.



# The Options and Flexibility You Deserve

- You may withdraw up to 10% each year without a penalty.\*
- We provide free withdrawals for customers meeting their IRS-mandated Required Minimum Distribution (RMD)\* and a Guaranteed Death Benefit that allows a full account withdrawal without surrender charges in the event of a policyholder's death.
- American Classic offers innovative features like a Loyalty Bonus that rewards you for helping keep our costs low by not using liquidity during the guarantee period.

\* Not available until beginning of second contract year. Withdrawals of interest prior to age 59 ½ may be subject to a 10% Federal income tax penalty. Withdrawals in excess of the 10% free withdrawal may be subject to contract surrender charges (see contract for details).

# Benefits of an American Life Fixed Deferred Annuity

## Low Risk

Our interest rate is fixed for the guarantee period and won't change with economic volatility.

## Predictable

Our customers know exactly how much investment return to expect.

## Loyalty Bonus

Customers are rewarded for not making any withdrawals during the term.

## Secure

American Life is secure, highly rated (A.M. Best B++), and backed by financially-sound business partners.

## Tax-Deferred

Money can grow at its full potential since customers don't pay income taxes until they make a withdrawal.

## Guaranteed Death Benefit

If a customer dies during the term of the policy, the account value may be withdrawn with no surrender charges.



# We Are the Future of Planning for Tomorrow

## About American Life

Founded in 1960 and reimagined in 2018, American Life has been providing financially stable insurance products to customers for almost 60 years.

American Life is committed to providing best-in-class life and annuity products. We combine industry best practices with forward-thinking technology to deliver market-leading products and a seamless customer experience.

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# Life & Annuities Reimagined

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**American Life**

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