



**American Century Life Insurance Company**

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**SINGLE PREMIUM DEFERRED ANNUITY – PRODUCT SUMMARY**

<b>GUARANTEE PERIOD/INTEREST CREDITING</b>				
These are the current interest rates for all guarantee period and rider options:				
<b>Guaranteed Interest Term</b>	<b>3 Year</b>	<b>5 Year</b>	<b>7 Year</b>	<b>10 Year</b>
<b>Guaranteed Interest Rate</b>	3.70%	3.90%	3.95%	4.00%
<b>Add Free Withdrawal Waiver Rider Only <sup>(1)</sup></b>	3.80%	4.00%	4.05%	4.10%
<b>Add Withdrawal Charges Waiver Rider Only <sup>(2)</sup></b>		4.15%	4.20%	4.25%
<b>Interest Rate with Both Riders</b>		4.25%	4.30%	4.35%
<p>(1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.</p> <p>(2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.</p>				

<b>KEY ANNUITY TERMS</b>	
<b>Issue Ages</b>	0-90 years old
<b>Minimum/Maximum Premium</b>	\$2,000-500,000 (home office approval over \$500,000)
<b>Death Benefits</b>	Account balance (no surrender charges or MVA)
<b>Free Interest Withdrawals</b>	Available immediately with no fees
<b>Free RMD</b>	Available immediately with no fees
<b>Free Withdrawals</b>	10% per year unless rider is selected
<b>Renewal Options</b>	No automatic renewal. Default option is fully liquid with minimum 2% interest
<b>MVA</b>	Applied to withdrawals
<b>Annuitization Option</b>	After the first year. Surrender charges and MVA are waived over 5 years

<b>WITHDRAWAL CHARGES</b>										
During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.										
<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>3 Year</b>	9%	8%	7%							
<b>5 Year</b>	9%	8%	7%	6%	5%					
<b>7 Year</b>	9%	8%	7%	6%	5%	4%	3%			
<b>10 Year</b>	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

This is only a summary of the policy terms. For the full terms of the policy, please refer to the policy document.