

# FOR LIFE, LIBERTY AND THE PURSUIT OF HAPPINESS



## PUTTING AMERICANS' RETIREMENT DREAMS WITHIN REACH

For decades, the concept of retirement meant the end of a career and the beginning of a quieter chapter supported financially by pensions and Social Security. Today, this has been replaced by a new and evolving definition of retirement as lifespans lengthen, individuality strengthens and innovation impacts the path to pursuing our unique financial goals.

Throughout it all, American Century Life Insurance Company has been steadfast in serving families and helping them with their annuity and life insurance needs. We believe in streamlining the process of accessing solutions that champion accumulation, income and legacy, ultimately helping deliver “golden years” filled with dignity and contentment.



### Life

Planning for retirement shouldn't have to feel like another job or something you have to go at alone. We aim to build insurance products that deliver clear benefits to everyday Americans in any stage of life — without unnecessary complexity.



### Liberty

Flexibility is a core tenet of financial freedom as we face a growing number of priorities competing for our time, attention and dollars. We design policies with this in mind, helping maximize the value of the nest egg you've worked hard to build.



### The Pursuit of Happiness

Regardless of what happiness means to you, we aim to help make a brighter future more attainable. We measure success by our ability to help policyholders live long and live easier knowing what they value most is protected.

## A FOUNDATION OF STABILITY

American Century Life Insurance Company was founded in 1940 in Jacksonville, Texas, as Cherokee Burial Association. In 1980, the Boren family combined this burial association with other similar associations and created the Boren Life Insurance Company.

With Americans living longer and facing an increasingly DIY planning environment, the company became American Century Life Insurance Company of Texas in 2000, with a renewed focus on supporting our policyholders in preparing for a century of financial security and success. We transitioned to American Century Life Insurance Company in 2021 to reflect our commitment to serving a growing number of individuals and families in the 43 states in which we're currently licensed to do business and are domiciled in Columbus, Ohio, with administrative offices in Allen, Texas.

# A PILLAR OF FINANCIAL STRENGTH

In order to fulfill our promises to partners and clients, we are committed to protecting the financial strength and integrity of American Century Life Insurance Company. This is reflected in both our asset allocation and our financial strength ratings.

The American Century Group of Companies has more than \$260 million in total assets, with capital and surplus of \$26 million. We maintain a diversified, high-quality portfolio to ensure we are able to fulfill our policy obligations. The majority of these assets are invested in bonds, all of which are NAIC 1 and NAIC 2 rated.

*American Century Life Insurance Company has been assigned a Financial Strength Rating of B++ (Good) from AM Best.<sup>1</sup>*



It also received a Long-Term Issuer Credit Rating of “bbb+” (Good) with an outlook assigned to these Credit Ratings (ratings) of stable reaffirmed as of **August 2025**.

The ratings reflect American Century’s balance sheet strength, which AM Best assesses as strong, which is underpinned by its risk-adjusted capitalization being assessed at the strongest level, as measured by Best’s Capital Adequacy Ratio (BCAR).

*American Century Life Insurance Company has earned a Financial Stability Rating® (FSR) of A, Exceptional, from Demotech, Inc.*

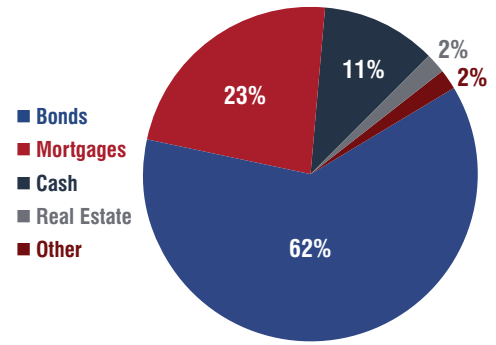


Demotech is a **Nationally Recognized Statistical Rating Organization (“NRSRO”)** specializing in evaluating the financial stability of independent, regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Life & Health insurers, Property & Casualty insurers, and Title underwriters.

FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of an insurer. Demotech is the only company, in addition to AM Best, that is acceptable to insurance carriers of agent E&O policies, and the insolvency exclusion in many policies include companies with certain Demotech ratings.

**For more information about our solutions and our service, call (855) 966-1111 or visit [aclic.com](http://aclic.com).**

## Asset Allocation



## Bond Breakdown

|                                |     |
|--------------------------------|-----|
| Agency MBS (NAIC 1)            | 84% |
| Government & Agencies (NAIC 2) | 8%  |
| Corporate (NAIC 2)             | 8%  |





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<sup>1</sup> AM Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. The "B++" rating represents the fifth highest among fifteen rating levels.

Guarantees associated with all life insurance and annuity policies sold by American Century Life Insurance Company, 1333 W. McDermott Dr. #200, Allen, TX 75013, are backed by the financial strength and claims paying ability of American Century Life Insurance Company. American Century Life Insurance Company is a licensed life insurance company. The company operates in Oklahoma under the name American Century Life Insurance Company of Texas.

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