American Spirit

Single Premium Deferred Annuity (SPDA)

Pursuing a simple path to a more secure retirement

American Century
Life Insurance

Uniting plans and the pursuit of happiness

In thinking about the American spirit, core values like freedom, individualism and equality of opportunity might come to mind. When applied to retirement planning, these concepts are essential for designing a pathway to help meet your unique objectives and enjoy your golden years as you see fit. Whether you envision traveling the globe, spending time with loved ones, pursuing your favorite hobbies, or simply celebrating the flexibility you've earned, it's important to incorporate strategies that help bring your vision to life.

A single premium deferred annuity (SPDA) can be an integral part of a holistic retirement plan that allows you to grow your money safely for a period of time until you're ready to use it.

Our American Spirit SPDA might be right for you if:

★ You want to protect a portion of your savings from market swings.

★ You could benefit from tax-deferred growth for a pre-determined period of time.

★ You desire flexibility to access funds in specific scenarios.

★ You plan to leave a legacy to those you care about most.

★ You desire and turn your asset into a predictable stream of income payments that lasts a lifetime.

Fundamental elements you can count on

The American Spirit SPDA gives you choices — of guarantee period and payout options — designed to give you the flexibility to make it fit your needs and your stage of life. It is available for individuals at any age up to and including age 90 to purchase, and joint ownership is allowed. Learn more about the MYGA's primary features and benefits, and see how easy it is to put one to work in your plan for a more confident retirement.

Guaranteed Interest Earnings

Make a principal payment as little as $5,000 or as much as $2,000,000[1], and grow your savings for **3, 5, 7 or 10 years.** The interest rate is locked in for the duration of the contract unless the Withdrawal Waiver Rider is elected.[2]

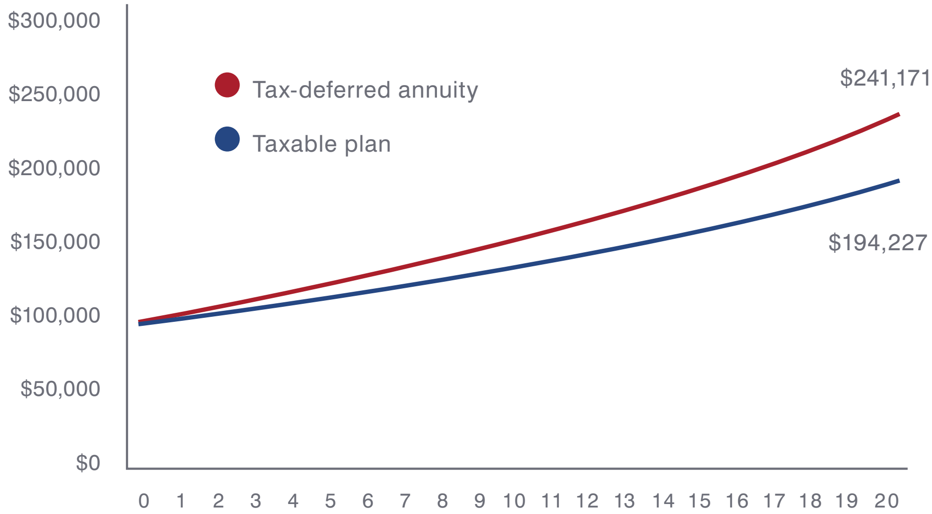
[1] Home office approval may be available for premium payments above $2,000,000.
[2] If the Withdrawal Charges Waiver Rider is elected, the annuity's interest rate may be changed on each policy anniversary.

Market Protection

Sleep well at night knowing that your principal and interest earnings are protected from the market's ups and downs.

Tax Deferral

In most cases, your earnings will not be subject to income tax until they are withdrawn. When the value of your contract is not being reduced by taxes, more of your money remains in your contract to earn interest each year. View an example of tax deferral at work:



For illustration purposes, compare the results on a $100,000 deposit earning 4.5% interest for a person with a 25% tax rate. You can see how the tax-deferred value grows faster than the taxable alternative. The after-tax value of the tax-deferred annuity after 20 years would be $205,879 assuming no surrender charges or IRS penalty tax.

Predictable Lifetime Income

After the first Contract Year, you may turn the policy into a steady stream of income that lasts a lifetime or a period certain, depending on your goals and objectives.

Access to Funds

On the path to and through retirement, you may experience events — planned or unplanned — that require you to access a portion of your savings. You can feel confident knowing that:

- Free interest withdrawals are available immediately with no Surrender Charges or MVA.
- Required minimum distributions (RMDs) are available immediately with no Surrender Charges or MVA.
- Withdrawals of up to 10% per year (including interest and RMD) are available immediately unless an Optional Withdrawal Waiver Rider is selected.

Death Benefit

Upon death, your named beneficiaries will receive the Account Value free of Surrender Charges or MVA (unless the spouse was named as the primary beneficiary, in which case the policy and its provisions may continue).

Surrender Charges

If you request a withdrawal or surrender your contract before the end of your current Guarantee Period, you may be subject to a Withdrawal Charge and Market Value Adjustment.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
3-Year	9%	8%	7%	0%							
5-Year	9%	8%	7%	6%	5%	0%					
7-Year	9%	8%	7%	6%	5%	4%	3%	0%			
10-Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%	0%

Market Value Adjustment

A Market Value Adjustment (MVA) may apply to any withdrawals exceeding the allowed Free Withdrawal amount. The MVA may increase or decrease the amount received from the withdrawal.

Free Look Period

Within the first 30 days after purchasing the annuity, you can cancel the contract without paying Surrender Charges or MVA and receive a full refund. This period is designed to allow you to review the policy details and ensure the product fits your financial goals.

Considerations for Customization

Just as no two individuals are alike, no retirement plans are the same. The following two optional waiver rider provisions[3] allow you to customize your annuity and access more growth potential if you don't need access to your funds.

Free Withdrawal Waiver Rider

The 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur Surrender Charges. (Interest and RMD remain free.)

Withdrawal Charges Waiver Rider

The annuity's interest rate may be changed on each policy anniversary date to no less than 1% on the 5-year, 7-year or 10-year term. If the rate is reduced below the initial rate, a full withdrawal of the annuity balance can occur with no Surrender Charges or MVA.

[3] Optional Riders are available at the time of application. The addition of one or both riders will result in higher interest crediting rates available on the policy.

Strengthen confidence in a spirited future

Today's savers face a number of challenges in preparing for a retirement that could last 20, 30 or even 40 years. The American Spirit SPDA from American Century Life Insurance Company provides you with an opportunity to protect a portion of your nest egg while enjoying predictable growth and the opportunity to personalize your policy for your financial situation.

For more information, visit **ACLIC.com** or contact a licensed insurance agent for help evaluating whether this solution is in your best interest.

AMERICAN CENTURY LIFE INSURANCE

Guarantees associated with all 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.

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Annuity contracts and features may vary by state and may not be available in all states. This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Annuity contracts issued on form number ICC22 SPDA APP (01-26) or variations by state.

Non-qualified annuities are generally entitled to tax deferral. IRAs and other qualified plans are already tax deferred. Therefore, a deferred annuity should be used to fund an IRA or qualified plan to reap annuity benefits other than tax deferral, such as lifetime income and death benefit options.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

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