AMERICAN CENTURY LIFE INSURANCE

American Spirit
Single Premium Deferred Annuity (SPDA)

Guarantee Periods	3, 5, 7 or 10 years
Issue Ages	0-90 If jointly owned, eligibility is based on older owner's age.
Premium	Single premium Minimum: $5,000 Maximum: $2,000,000 without home office approval
Interest Accumulation	Interest is compounded and credited daily.
Access to Funds	• Free interest withdrawals are available immediately with no fees. • Required minimum distributions (RMDs) are available immediately with no fees. • Withdrawals of up to 10% per year (including interest and RMD) are available immediately unless an Optional Withdrawal Waiver Rider is selected.
Optional Withdrawal Waiver Riders	The following 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. • **Free Partial Withdrawal 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 as detailed below. (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.
Surrender Charge Schedule	If you request a withdrawal or surrender your contract before the end of your current Guarantee Period, you may be subject to a Surrender 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.
Annuitization	After the first Contract Year, the policy may be annuitized based on the Account Value upon maturity or Cash Surrender Value on surrender. Surrender Charges and MVA are waived over 5 years.
Death Benefit	Upon death, the named beneficiaries will receive the Account Value free of Surrender Charges or MVA. If a spouse is named as the primary beneficiary, the policy and its provisions may continue.
Renewal	The Owner will receive a notification at least 30 days prior to the end of the initial Guarantee Period (or any subsequent Guarantee Period thereafter) stating when the Guarantee Period is ending and detailing go-forward options. Automatic renewal is not available. The default option is fully liquid with a minimum 2% interest rate.
Free Look Period	30 days

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