

Financial Flexibility for Your Future

American Select Fixed Indexed Annuity



American Life

DISCLOSURES

- This brochure is intended to provide an overview of the American Select Fixed Indexed Annuity and does not contain all information relevant in making an investment decision. A properly licensed life insurance agent will review your contract in detail, which will include all details about the features and benefits, riders, and definitions regarding the annuity. American Life & Security Corp is not a fiduciary and does not provide investment advice. This brochure is not intended to be investment advice.
- Insurance products are issued by American Life & Security Corp. and are not offered in all states. The product feature may vary by state. Refer to the product rate sheet for more information.
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- For Owners who are taking Required Minimum Distributions from IRAs, the annual RMD for the current year should be taken prior to qualified funds transfer to American Life. Any RMD in Year 1 is subject to surrender charge and MVA.
- Investment in an annuity with qualified funds or in an IRA does not provide any additional tax benefits as the account is already tax deferred. There are no additional tax deferral benefits available for these assets and therefore an annuity should only be purchased to take advantage of the product's other features, such as lifetime income and death benefits.
- This material is not considered tax advice. You should consult with a tax advisor or legal counsel for advice specific to your personal financial situation. There are no additional tax deferral benefits for contracts held in IRAs as they are already a tax deferred account.
- Refer to the disclosures at the end of the brochure for information related to each of the available indexes available. When selecting an index you are not directly investing in that index.

Not guaranteed by any bank or credit union - may lose value - not a deposit - not insured by any federal government agency

American Select Fixed Indexed Annuity Series

Fixed Indexed Annuities are designed for individuals looking to take advantage of potential market gains without the risk of loss due to market downturns.

When markets grow, you are credited interest based on part of that growth, but should markets decline, your principal remains protected.

Additionally, in an annuity, you aren't taxed until you make a withdrawal so your money can grow at its full potential.

You and your insurance agent should discuss which product in the American Life Series best meets your individual needs and goals as you approach retirement.

- American Select
- American Select Bonus
- American Select Bonus Plus



American Select Series Growth Opportunities

Customers enter into a contract with American Life and pay an upfront initial premium. Your money earns interest in the annuity based on your selected fixed or indexed interest crediting strategies, while your principal remains protected from market loss.

You have the power to customize your annuity contract as your financial needs change. Perhaps you are confident in the markets and want the opportunity to generate higher rates than a fixed interest rate. Or perhaps you are navigating a time of financial uncertainty and prefer the more stable growth of the fixed account.

The American Select Series offer flexible interest-crediting options for participation in the gains of market indices, as well as a fixed interest rate. You get to choose your allocation across different indexed account options or a fixed rate, and have the opportunity to change your allocation each contract anniversary.

You have the choice of the interest crediting based on the following options:

- S&P 500® ESG
- Goldman Sachs Xenith
- Janus SG Guidance Index: Value Lock
- S&P 500® Index
- S&P MARC 5% Index
- Fixed interest account

Depending on which American Select product you choose, you may also have the option for an enhanced interest credit or premium bonus and a bonus interest credit.



More Options and Flexibility

While annuities are long-term retirement savings products, you may have situations arise during your contract term when you would need access to the money in your annuity.

After the contract term, you can begin to withdraw all or some of your annuity value without a contract charge. Depending on which American Select product you choose, you also have various options for taking partial withdrawals during your contract term.

Plan Allocation Options

S&P 500® ESG*

The S&P 500® ESG Index is designed to provide improved ESG representation while offering a risk and return profile similar to that of the S&P 500.

Goldman Sachs Xenith*

The GS Xenith Index utilizes a rules-based strategy, designed to provide exposure to a diversified portfolio across five underlying assets driven by monthly economic growth signals. This Excess Return Index allocates exposure, subject to a volatility control feature, to US Equities, US Treasuries, Gold or Copper, and a Commodity Curve Strategy.

Janus SG Guidance Index: Value Lock

American Life exclusively offers access to this new index that uses a unique stock selection methodology and protection features to potentially outperform market benchmarks like the S&P 500.

S&P MARC 5% Index

The MARC 5 is a multi-asset strategy that allocates among equities, commodities, and fixed income in seeking to reduce risk and generate return.

S&P 500 Index

The S&P 500 follows the top U.S. companies and is one of the most established indices. We offer the option to participate in the index gains at a participation rate or 100% participation, subject to a limit.

Fixed Account

You can allocate some or all your funds into an account that earns a fixed interest rate for any period during your term. This fixed rate is guaranteed for a 1-year term and will never be below the minimum guaranteed rate in your contract.

* New American Life indices launched in December 2021



What Makes Us Different?

American Life has launched the industry's first Fixed Annuities based on the S&P 500[®] ESG Index and is the exclusive access to the Goldman Sachs Xenith Index.

American Life uses innovative cloud-based technology to keep costs low so we can offer the best value and competitive rates to our customers.

Learn more about our story at www.American-Life.com.

Benefits of an American Select Fixed Indexed Annuity

Sheltered Growth

While your return is based on market performance, your principal is protected from loss should the markets enter a downturn.

Secure

American Life is secure, highly rated (A.M. Best B++, positive watch).

Flexible

You can allocate your funds to participate in any combination of three equity indices or a competitive fixed interest rate account to meet your financial needs.

Tax-Deferred

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

Exclusive Index Access

Get exclusive access to participate in the new Janus SG Guidance Index: Value Lock, which uses features in seeking to outperform market benchmarks like the S&P 500.

Higher Return Potential

You can earn a higher return than a fixed interest rate alone would allow when markets perform well, while your principal is protected against loss.



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.

The American Select, form no. ICC19-FIA 001, is a Fixed Indexed Annuity product issued by American Life & Security Corp., a Nebraska insurer based in Lincoln, Nebraska. Certain features of this product may vary by State. Product may not be offered in every State. The American Select is an annuity product. It is NOT an investment. Always consult the policy language for specific details regarding your policy.

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Janus SG Guidance Index: Value Lock

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum, calculated on a daily basis. Because the Index can experience potential leverage up to 200%, these fees may be as high as 1.00% per year. This fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control mechanism applied by SG may result in less fluctuation in rates of return compared to indices without volatility controls, it may also reduce the overall rate of return compared to products not subject to volatility controls.

S&P 500®, S&P 500 ESG, and S&P MARC 5% Index

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American Life & Security Corp.

2900 South 70th Street, Suite 400
Lincoln, NE 68506

Phone: 402-489-8266

Fax: 402-489-8295

customerservice@american-life.com

www.american-life.com

Photography Credits:

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Till Sperrle

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