

Financial Flexibility for Your Future

American Select Fixed Indexed Annuities



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:

- 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 a premium bonus and a bonus interest credit.



American Select Series Options and Flexibility

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

After ten years 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 ten-year contract term.

Plan Allocation Options

Janus SG Guidance Index: Value Lock

American Life exclusively offers access to this new index that uses an innovative 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 between equities, commodities, and fixed income in order to reduce risk and generate return.

S&P 500 Index

The S&P 500 follows the top 500 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 cap.

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.



What Makes Us Different?

American Life is the only insurer to offer Janus SG Guidance Index: Value Lock.

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.

Tax-Deferred

You don't pay income taxes until you make a withdrawal, so your earnings can grow at their full potential.

Secure

American Life is secure, highly rated (A.M. Best B++), and backed by financially-sound business partners.

Exclusive Index Access

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

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.

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 series, form no. ICC19-FIA 001, are Fixed Indexed Annuity products issued by American Life & Security Corp., a Nebraska insurer based in Lincoln, Nebraska. Certain features of these products may vary by State. Products may not be offered in every State. The American Select series are annuity products. They are 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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arising directly or indirectly from the use of the Index, its methodology, any SG Mark, Janus Henderson Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of American Life.

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 as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

S&P 500® and S&P MARC 5% Index

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