

# AMERICAN FREEDOM MAX GROWTH

MULTI-YEAR GUARANTEED ANNUITY (MYGA)

*Prepare for the retirement lifestyle you deserve*



## MAXIMIZE ENJOYMENT OF YOUR GOLDEN YEARS

The American dream is filled with the promise of turning hard work, determination and grit into a financially secure future. When it comes to life in retirement, that may mean traveling the globe, spending time with loved ones, pursuing your favorite hobbies or any number of activities that lead to personal fulfillment. To turn those dreams into reality, it's important to craft a plan that positions your hard-earned savings to meet your unique needs.

A multi-year guaranteed annuity (MYGA) 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 Freedom Max Growth MYGA 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.



## A LOOK AT THE BASICS

The American Freedom Max Growth MYGA 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<sup>1</sup>, and grow your savings for **3, 5, 7 or 10 years** at an interest rate that is locked in for the duration of the contract.

## MARKET PROTECTION

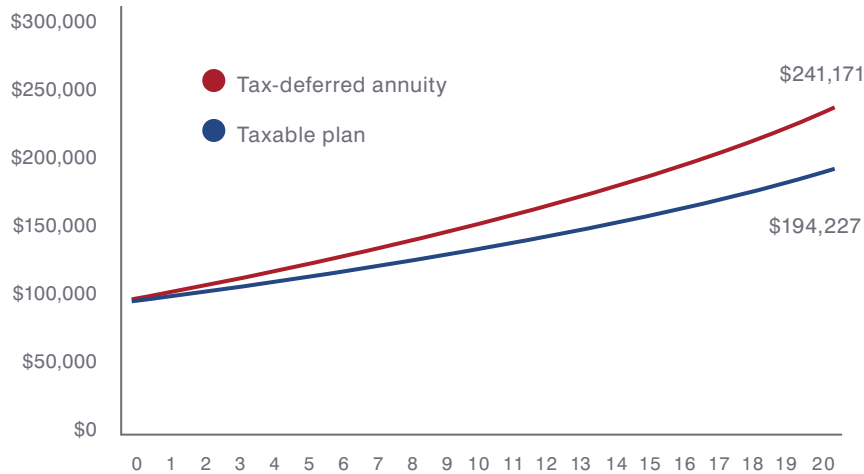
Sleep well at night knowing that your principal and interest earnings are protected from the market's ups and downs.

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<sup>1</sup> Home office approval may be available for premium payments above \$2,000,000.

## 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.

## DEATH BENEFIT

Upon death, your named beneficiaries will receive the Cash Surrender Value (unless the spouse was named as joint owner, in which case the policy and its provisions may continue). This applies to the Base product without the Account Value Death Benefit Rider.

## 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%	4.5%	3.5%	0%			
10-Year	9%	8%	7%	6%	5%	4.5%	3.5%	2.5%	1.5%	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.

## FREEDOM IN ADDED FLEXIBILITY

While we can't predict what retirement will hold, we can plan for it. The following four optional liquidity rider provisions<sup>2</sup> allow you to customize your annuity and access your money for various reasons without incurring Surrender Charges or MVA.

## WITHDRAWAL RIDERS

- **Free Partial Withdrawal Rider:** Access the greater of 10% of the Accumulated Value or the Required Minimum Distribution (RMD).
- **Interest-Only Withdrawal Rider:** Access earned interest in the year prior to the withdrawal.
- **Required Minimum Distribution Rider:** Access required minimum distributions (RMDs).

Only one option may be elected. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59½.

## ACCOUNT VALUE BEATH BENEFIT RIDER

If you're looking to amplify your legacy, election of this rider will provide your named beneficiaries with the full Account Value upon death. This rider may be elected with an Optional Withdrawal Rider or stand alone.

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<sup>2</sup> Optional Riders will reduce the interest crediting rates for the life of the policy.



## POWER A PLAN FOR GREATER RETIREMENT CONFIDENCE

Today's savers face a number of challenges in preparing for a retirement that could last 20, 30 or even 40 years. The American Freedom Max Growth MYGA 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.



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 ICC25 ACLIC MYGA (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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May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency





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