

PRODUCT SUMMARY



AMERICAN FREEDOM MAX GROWTH MULTI-YEAR GUARANTEED ANNUITY (MYGA)

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.
OPTIONAL WITHDRAWAL RIDERS	<p>The following optional riders are available at the time of application. Only one option may be elected.</p> <ul style="list-style-type: none">• Free Partial Withdrawal Rider: Access the greater of 10% of the Accumulated Value or the Required Minimum Distribution (RMD) without incurring Surrender Charges or MVA. Election of this rider will reduce the crediting rate by 0.15%.• Interest-Only Withdrawal Rider: Access to earned interest in the year prior to withdrawal without incurring Surrender Charges or MVA. Election of this rider will reduce the crediting rate by 0.10%.• Required Minimum Distribution Rider: Access to required minimum distributions (RMDs) without incurring Surrender Charges or MVA. Election of this rider will reduce the crediting rate by 0.10%.
DEATH BENEFIT	Upon death, the 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).
ACCOUNT VALUE DEATH BENEFIT RIDER	Election of this optional rider will provide the named beneficiaries with the full Account Value upon death, free of Surrender Charges or MVA. Election of this rider will reduce the crediting rate by 0.15%. Rider may be elected with an Optional Withdrawal Rider or stand alone.

SURRENDER CHARGE SCHEDULE	<p>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.</p> <table border="1" data-bbox="464 281 1455 497"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4.5%</td> <td>3.5%</td> <td>0%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>10-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td>1.5%</td> <td>0.5%</td> <td>0%</td> </tr> </tbody> </table>	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%
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MARKET VALUE ADJUSTMENT	<p>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.</p>																																																												
ANNUITIZATION	<p>After the first Contract Year, the policy may be annuitized based on the Account Value upon maturity or Cash Surrender Value on surrender to any of the following annuity options:</p> <ul style="list-style-type: none"> • Life annuity; • Period certain; and • Any other options agreed to by the Company. 																																																												
RENEWAL	<p>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. If no election is made prior to the end of the Guarantee Period, the contract will renew for the same Guarantee Period at the declared renewal rate and a new Surrender Charge Period will begin.</p>																																																												
FREE LOOK PERIOD	<p>30 days</p>																																																												



Please refer to the American Freedom Max Growth MYGA policy (Contract Form No. ICC25 ACLIC MYGA POL (01-26)) for complete details.

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.

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency

AMERICAN CENTURY LIFE INSURANCE COMPANY

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Page 2 of 2