

# American Fusion MYGIA

## Multi-Year Guaranteed Index Annuity

<b>American Fusion MYGIA</b>	
Guarantee Period	5 Years
Guaranteed Rate	4.80%
Bonus Interest Credit <sup>1</sup>	9.0%
5-Year Index Performance Threshold <sup>2</sup>	25.0%
Annualized Effective Yield <sup>3</sup>	6.62%
Single Premium	\$10,000 minimum; \$1M+, additional review
Contract Types	Non-qualified; IRA – Traditional, Roth & SEP (401k, 403b and 401a as rollovers)
Ownership Types	Individual; Joint; Trust; Corporate; Non-Corporate Entity (no 501c3)
Death Benefit	Remaining Account Value, No MVA or Surrender Charge Spousal Continuation available
Issue Ages	0-90, Renewals up to Age 99
Penalty Free Withdrawals, Years 2+	10% of Accumulated Value, Required Minimum Distributions Any withdrawals except RMDs starting in year 2 will make the contract ineligible for the Bonus Interest Credit
Surrender Charge Schedule	Years 1-5: 9%, 8%, 7%, 6%, 5%

RMDs 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 & MVA.

<sup>1</sup>The Bonus Interest Credit is paid when the S&P 500<sup>®</sup> Index meets or exceeds the 5-year Index Performance Threshold at the end of the Guarantee Period.

<sup>2</sup>The 5-Year Index Performance Threshold represents the minimum increase in performance between the start and the end of the contract term needed to receive the Bonus Interest Credit.

<sup>3</sup>**Annualized Effective Yield includes the Bonus Interest Credit, which is awarded at the end of the Guarantee Period if the S&P 500<sup>®</sup> Index reaches the 5-year Index Performance Threshold at the end of the contract term and no withdrawals are taken other than RMDs. Annualized Effective Yield is not guaranteed.**

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

Guarantees are based on the claims paying ability of American Life & Security Corp. The product features may vary by state. Starting in the 2nd year of the contract, the Owner may withdraw up to 10% of the contract value as of the prior anniversary, or take RMD's, whichever is greater, without incurring fees. To activate this, however, there can be no withdrawals other than RMDs during the first contract year. Any RMD taken in Year 1 will be assessed a surrender penalty.

Contact American Life for the most current rates, product features and processing timelines. Annuity products are issued by American Life & Security Corp. and are not offered in all states.

American Fusion multi-year guaranteed indexed annuities are issued by American Life & Security Corp., 2900 S. 70th St., Suite 400, Lincoln, NE 68506, on forms ICC18-MYGA 001 08/18, ICC MYGASCH 001 08/18, ICC18-MYGADBR 001 08/18, ICC18-MYGALR 001 08/18, BIC 002 03/23, BIC SCH 001 12/22. State variations may apply. Product availability and features may vary by state.

*The S&P 500®, S&P 500® Scored & Screened Index, S&P 500® Market Agility 10 TCA 0.5% Decrement Index, S&P MARC 5% Index, and S&P 500 Dynamic Intraday TCA Index (the "Indices") are a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by American Life Financial Partners, LLC, parent company of American Life & Security Corp. ("American Life"). S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). American Life's fixed indexed annuities are not sponsored or, sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.*