



In these uncertain times,  
American Classic delivers  
**flexibility of choice**  
to our customers

The American Life Fee-Based MYGA is issued by American Life & Security Corp, Lincoln NE; issued on form ICC18-MYGA 001, and ICC18-MYGAEIC 001, ICC18-MYGALR 001, ICC18-MYGADBR 001 (riders/endorsements). Guarantees are based on the claims paying ability of American Life & Security Corp. The product features may vary by state. Rates are subject to change. Contact American Life at customerservice@american-life.com for the most current rates, product features and processing timelines. Insurance products are issued by American Life & Security Corp. and are not offered in all states. www.American-Life.com

2129 M5RA 05/19/2022

## American Classic MYGA

### Guaranteed Rate w/ Loyalty Bonus\*

3 <sub>year</sub>	<b>4.00%</b>	5 <sub>year</sub>	<b>4.17%</b>
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Effective annual rate including the .60% or .45% Loyalty Bonus, which is awarded at the end of the contract term.

### Guaranteed Rate\*\*

3 <sub>year</sub>	<b>3.85%</b>	5 <sub>year</sub>	<b>4.05%</b>
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Allows for additional liquidity in excess of Required Minimum Distributions (RMDs), subject to surrender charges.

**Effective Date: May 19, 2022**

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

\* Assuming no withdrawals, other than RMD's. Loyalty bonus is credited at the end of the contract term with 3.85% or 4.05% credited annually.

\*\* 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.