



The B.E.S.T. & B.E.S.T. FLEX Income Annuities

May be a great fit for a guaranteed income you will never outlive.

Backed by a life insurance company with exceptional financial strength.

Income Annuity
quotes available at:
www.AmericanSavingsLife.com

American Savings Life Insurance Company

B.E.S.T. & B.E.S.T. FLEX

Income Annuities

Guaranteed Lifetime Income

Never worry about outliving your income!

Your monthly payments are guaranteed for the rest of your life – no matter how long you live! And if you select a Joint Annuity, full payments are guaranteed for as long as the last surviving spouse lives.

Never worry about losing money in the market!

Your monthly payments are guaranteed to never decrease – regardless of what the markets do.

Convert Assets to Income for life!

When you stop working it's time for your assets to start working for you. Available with Qualified funds such as an IRA or 401(k), as well as Non-Qualified money such as CDs, bank accounts, or investments.

A Liquidity Feature with our B.E.S.T. FLEX!

If you chose **B.E.S.T. FLEX** you have the flexibility to convert future payments to a lump sum payout. This is referred to as a Commutation or Commuted Value. (Available with Refund, Period Certain, and Fixed Period payouts. Refer to the policy contract for the commutation charge schedule.)



Located in Arizona since 1954, American Savings Life is able to consistently pay above-average rates in large part due to our low overhead business model. We were founded on the principles of frugality and conservatism which continue to be our guiding principles still today.

Income for Now – and for Life!

Choose one of 7 Payment Options:

Payments for Life (Single Life) Payments for Two Lives (Joint and Last Survivor) Payments for Single Life with Refund of Premium Payments for Two Lives with Refund of Premium Payments for Single Life with Period Certain Payments for Two Lives with Period Certain Fixed Period Certain (From 5 to 20 Years)

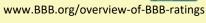
> AMERICAN SAVINGS LIFE INSURANCE COMPANY



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Better Business Bureau







www.EthicalAZ.com/s/FAQ

Annuity guarantees are backed by the financial strength and claims-paying ability of American Savings Life Insurance Company. B.E.S.T. policy form 2300 and B.E.S.T. FLEX policy form 2400 are available only in Arizona and Utah. This brochure information is not a contract and descriptions of policy provisions are only partial. Benefits are subject to terms and conditions of the policy. Refund option by installment, not lump sum. Refer to the policy for complete terms and conditions.

Key Facts about the B.E.S.T & B.E.S.T. FLEX **Income Annuities**

Premium Limits: \$25,000 to \$250,000

Max Issue Ages: 80 for any Life Only payment option.

90 for life with a Period Certain or Return of Premium option.

Payments Start: You choose - any time between 1 month and 1 year after date of issue.

Guaranteed Lifetime Income:

Transfer one of the main risks of retirement running out of money to a financially strong life insurance company.

For Non-IRAs, part of the payments you receive are taxable income and part are tax-exempt. For Traditional IRAs, 100% of the payments you receive are taxable. Your policy illustration will show these amounts.