



AMERICAN SAVINGS LIFE INSURANCE COMPANY
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MULTI-YEAR GUARANTEED ANNUITY

A Single Premium Fixed Deferred Annuity

What is a Multi-Year Guaranteed Annuity (MYGA)?

A MYGA is a fixed annuity that can help you accumulate money tax-deferred for retirement. You do not have to pay taxes on the money that accumulates until you decide to begin withdrawing funds.

It guarantees a fixed interest rate each year, regardless of what the stock market or bond market does.

Annuity guarantees are backed by the financial strength and claims-paying ability of American Savings Life Insurance Company.

Our MYGA offers the best of both worlds by guaranteeing you never lose a dime of your principal investment while simultaneously guaranteeing an interest rate for the chosen period of time, and a 3.00% guaranteed minimum interest rate for the life of the contract.

It is purchased as a single premium with either Qualified (i.e.: Traditional IRA, 401k), Roth IRA, or Non-Qualified funds.

The interest rate is guaranteed for the duration of time you choose. The guaranteed interest rate period will have a corresponding surrender charge period.

Fixed Annuities offer these attractive features:

- ✓ Protection from market volatility
- ✓ Guaranteed minimum interest rates
- ✓ Tax-deferred cash accumulation
- ✓ Ability to avoid probate by designating a beneficiary
- ✓ Option to turn part or all of your annuity into an income stream that you can never outlive (annuitization)

Ways to Access Your Funds

Interest Payments Rider: At any time, you may elect to begin having your earned interest paid to you periodically as often as monthly; or

Withdraw 10% of the Annuity Value Annually Rider: Each year after the first year you may withdraw up to 10% of the annuity value with no surrender charge; or

Required Minimum Distributions Rider: Accommodates Traditional IRAs that need to payout the IRS required minimum distribution (RMD) each year; or

Annuitization: Anytime you decide to “annuitize” your annuity (begin receiving regular payments for life or a set number of years), no surrender charges are assessed, provided the annuity payment option is for the life of the Owner or for at least 10 years.

30 Day Free Look

You have a full 30 days after you receive your annuity contract to change your mind for any reason and cancel your annuity; in which case you will promptly receive a full 100% refund.

Multi-Year Guaranteed Annuity

An Individual Single Premium Fixed Deferred Annuities

Interest Rate Options (Interest rate may vary by the number of years chosen)	1-Year: 1-year surrender charge 2-Years: 2-years surrender charge 3-Years: 3-years surrender charge 4-Years: 4-years surrender charge 5-Years: 5-years surrender charge
Issue Ages	18-95 years old: 1 or 2 years durations 18-90 years old: 3, 4, or 5 years durations
Issue Age Determination	Current Age / Last Birthday
Minimum Premium	\$25,000
Maximum Premium	\$750,000 per individual
Rate Lock Allowances	For situations such as IRA transfers and IRC Section 1035 exchanges, an allowance will be made to lock-in the application date interest rate or pay a higher interest rate that may be available at the time of issue.
Guaranteed Minimum Interest Rate	3.00% lifetime minimum guaranteed interest rate after the initial interest rate's surrender period.
Free withdrawal amounts during the surrender charge period	Interest Penalty-Free Withdrawal Rider, or 10% Annual Penalty-Free Withdrawal Rider, or Required Minimum Distribution Penalty-Free Withdrawal Rider.
Existing surrender charges upon death	Penalty-Free Death Benefit Rider.
Market Value Adjustment	Will apply to the surrender amount additionally during any surrender charge period: (a) if interest rates rise after the contract effective date the market value adjustment will generally decrease the surrender value; and (b) if interest rates fall after the contract effective date, the market value adjustment will generally increase the surrender value.
Surrender Charge Waiver	Surrender charges are waived if the contract is annuitized prior to the end of the surrender charge period, provided the annuitized payment option selected has a life contingency or a period certain of 10 or more years.

MYGA Contract Years Surrender Charges (Non-recurring)

Contract Years	1	2	3	4	5	6	7	8	9	10
1 Year	9%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2 Years	9%	8%	0%	0%	0%	0%	0%	0%	0%	0%
3 Years	9%	8%	7%	0%	0%	0%	0%	0%	0%	0%
4 Years	9%	8%	7%	5%	0%	0%	0%	0%	0%	0%
5 Years	9%	8%	7%	6%	5%	0%	0%	0%	0%	0%

Withdrawals are subject to ordinary income taxes, and if taken prior to age 59 ½ may incur an additional 10% federal penalty. Please consult a tax advisor for details on taxation. Early surrenders may result in receipt of less than the original premium. Neither American Savings Life nor its producers give tax or legal advice. Multi-Year Guaranteed Annuity policy form ICC23-MYGA-3000 is not available in all states. Pays simple interest as stated as an annual rate and this interest is credited to the contract value daily.