



October 7, 2014

RE: Stockholder cash dividend and announcement of IRA annuities

Dear stockholder,

We are pleased to provide the enclosed second semi-annual 2014 stockholder cash dividend of 11.5 cents per share. The total 2014 dividends of 23 cents per share are an increase of 10% over the prior year. They also equal a dividend yield of 6.3% on your stock's 12-31-2013 book value.

We also have some exciting news that we want to share with you. We are now approved to accept funds from an IRA, a Roth IRA or 401K account and roll them over into one of our above-market interest rate IRA annuities! The enclosed brochure briefly explains the benefits of two different annuities available. Plus, there are no transfer or setup fees!

We introduced our first annuity product in 2009 and have experienced great success for both our customers and our stockholders. Now that we are capable of accepting qualified funds, we are able to help even more individuals achieve their financial goals.

Your Company, American Savings Life, continues to be dollar-for-dollar one of the most solvent and financially secure life insurance companies in the country. Through our conservative business model, we have been able to grow in strength and security for over 60 years. I have enclosed a 2014 Independent Comparative Report showing how American Savings Life Insurance Company compares to other major life insurance companies.

We would love the opportunity to help you determine if one of our "above market interest rate" annuities is suitable for your financial objectives. **Please call us today** at 480-835-5000 or toll free at 1-800-880-2112 or you may email us at <a href="mail@AmericanSavingsLife.com">email@AmericanSavingsLife.com</a>.

Sincerely,

Byron F. Allen, President

34100 Luns

CALL NOW to rollover your IRA funds into the highest interest and guaranteed lifetime payouts we can find in the country today!