



Effective **next Monday 9/28/20**, there will be a **Rate Decrease** for the American Classic 5yr MYGA and the American Select Bonus & Bonus Plus products (no change to base American Select product). The changes are as follows:

- American Classic – **3.05%** effective rate, with bonus rate of **3.17%** (down from 3.2% | 3.32%)
- American Select Bonus & American Select Bonus Plus
 - S&P 500[®] Marc 5 ER APP Par – **55%** (down from 65%)
 - Janus SG Guidance Index: Value Lock 2yr Par – **50%** (down from 55%)

Calculate Return

- Current **State Approvals** are: AZ, CO, DC, HI, IL, IN, IA, KS, LA, MO, MT, NE, NV, NM, OH, OK, TX and UT
- All marketing materials available online at www.American-Life.com.

*RMDs are not free of surrender charges in Year 1; take any RMDs before transferring to ALSC Classic, Bonus or Bonus Plus.

**Please refer to policy forms for specific provisions.

RATE LOCK

Applications must be IGO in the ALSC office by **5p CDT (1159p** if submitted by FireLight) on Friday **9/25/20** to get the existing rate. ALSC must receive funding **within 14 days** of the rate change date for cash with app, and **within 30 days** of the rate change date for transfer funds.

American Classic is issued by American Life & Security Corp, Lincoln NE; issued on form ICC18-MYGAAPP 001, and ICC18-MYGAEIC 001, ICC18-MYGALR 001, ICC18- MYGADBR 001 (riders/endorsements).

www.american-life.com