AMERICAN CENTURY LIFE INSURANCE

American Century Life Insurance Company

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SINGLE PREMIUM DEFERRED ANNUITY – PRODUCT SUMMARY

GUARANTEE PERIOD/INTEREST CREDITING

These are the current interest rates for all guarantee period and rider options:

Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	4.60%	5.40%	5.40%	5.40%
Add Free Withdrawal Waiver Rider Only (1)	4.70%	5.50%	5.50%	5.50%
Add Withdrawal Charges Waiver Rider Only (2)		5.90%	5.90%	5.90%
Interest Rate with Both Riders		6.00%	6.00%	6.00%

(1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.

(2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.

KEY ANNUITY TERMS

Issue Ages	0-90 years old
Minimum/Maximum Premium	$2,000-500,000 (home office approval over $500,000)
Death Benefits	Account balance (no surrender charges or MVA)
Free Interest Withdrawals	Available immediately with no fees
Free RMD	Available immediately with no fees
Free Withdrawals	10% per year unless rider is selected
Renewal Options	No automatic renewal. Default option is fully liquid with minimum 2% interest
MVA	Applied to withdrawals
Annuitization Option	After the first year. Surrender charges and MVA are waived over 5 years

WITHDRAWAL CHARGES

During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.

Year	1	2	3	4	5	6	7	8	9	10
3 Year	9%	8%	7%							
5 Year	9%	8%	7%	6%	5%					
7 Year	9%	8%	7%	6%	5%	4%	3%			
10 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

This is only a summary of the policy terms. For the full terms of the policy, please refer to the policy document.