



Company	American Century Life Insurance Company
A.M Best Rating	B++
Standard and Poor's Rating	N/A
Product Type	MYG Fixed
Product	American Spirit 3-Year (SPDA)
Policy Form Number	ICC22-SPDA-APP
Distribution Channels Sold In	Independent
Product Launch Date	6/1/2020
Bonus	N/A
Surrender Charge	3 Years 9.00, 8.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 0.15 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

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Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.50% guaranteed for three years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free and funds become fully liquid at a guaranteed minimum interest rate of 2.00%.
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	IRA, NQ, Roth IRA, Inherited IRA
Issue Ages	0 - 90
Minimum Initial Premiums	Q/NQ \$5,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A



Company	American Century Life Insurance Company
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Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	The following riders are available at policy issue, with a corresponding increase to the credited interest rate: 10% Penalty-Free Withdrawal Waiver Rider: +0.05%
State Approvals	States Not Approved In: CA, HI, MN, NC, NY, SD
Street Level Compensation	YEAR ONE Ages 0 - 80 1.50% Ages 81+ 1.00%
Data thought to be current as of:	6/11/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.