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 10-Year** (SPDA)
Policy Form Number	ICC22-SPDA-APP
Distribution Channels Sold In	Independent
Product Launch Date	6/1/2020
Bonus	N/A
Surrender Charge	**10 Years** 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.50, 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

Company	**American Century Life Insurance Company**
Product	**American Spirit 10-Year** (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.80% guaranteed for ten 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**
Product	**American Spirit 10-Year** (SPDA)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	The following riders are available at policy issue, with corresponding increases to the credited interest rate: 10% Penalty-Free Withdrawal Waiver Rider: +0.05% Bail-Out Provision Waiver Rider "Free Withdrawal Charges Waiver Rider." Since the Fixed Rate can be reduced on each policy anniversary, rider offers the option of surrendering the contract penalty and MVA free if rate is reduced on a policy anniversary to a rate lower than the initial rate on the policy: +0.10% If both riders are elected, the rate will be increased by 0.15%.
State Approvals	**States Not Approved In:** CA, HI, MN, NC, NY, SD
Street Level Compensation	**YEAR ONE** **Ages 0 - 80** 3.50% **Ages 81+** 2.50%
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.