



American Underwriters Life Insurance Company
 Group of Companies
 Great Fidelity Life Insurance Company Founded 1952
 Century Life Assurance Company Founded 1980

Ten Year CD Annuity

American Underwriters Life Insurance Company's CD Annuity provides the safety and security of a guaranteed interest rate for ten years.

Tax Deferred Growth

As with any of our annuities, interest is earned tax-deferred. The advantage of tax-deferred growth cannot be over-emphasized. When accumulating wealth, tax deferred growth will have a tremendous impact on the attainment of your goals.

Guaranteed Interest

The initial rate is guaranteed for ten years. The current rate is **3.25%**.

Renewal Options

At the end of each ten year period the annuitant may elect one of the following options:

- Renew for another ten years at the guaranteed interest rate offered at the time.
- Continue the existing CD Annuity at the floating interest rate offered at the time.

Surrender Charges

After the first policy year, up to 10% of the account value may be withdrawn each year without penalty; **20% if the annuitant is confined to a nursing home.

| CD Annuity Surrender Charge | | | | | | | | | | | |
|-----------------------------|--------|----|----|----|----|----|----|----|----|----|----|
| Ten Year | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Charge | 8% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Deposit Limits

The minimum deposit required for a CD Annuity is \$5,000. The maximum deposit allowed without prior approval is \$500,000.

Issue Age: 0 to 85

Premium tax where applicable

Transaction Fee: \$10

Form # SPDA

Not Available in Georgia

** Not available in Utah and Arizona

Start Earning Today

American Underwriters Life Insurance Company
Founded 1977

Administrative Offices: PO Box 9510, Wichita, KS, 67277-0510, 800-333-2525