



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

3 Year CD Annuity

American Underwriters Life Insurance Company's 3 Year CD Annuity provides the safety and security of a guaranteed interest rate for three years.

Guaranteed Interest

The initial rate is guaranteed for 3 years. The current interest rate is 2.50%

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 or preparing for a major life event, accumulating all of your money rather than giving some to Uncle Sam will have a tremendous impact on the attainment of your goals.

Renewal Options

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

- Renew for another three 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

The surrender charges are: 6% in the first year, 5% in the second year, and 4% in the third year. 10% penalty-free withdrawals are allowed after the first policy year.

Deposit Limits

The minimum deposit required for a CD Annuity is \$5,000. The maximum deposit without prior approval is \$250,000.

There may be tax ramifications upon withdrawal or surrender. Please contact your tax advisor.

Issue Age: 0 to 90
Premium tax where applicable
Transaction Fee: \$10
Form # SPDA
Not Available in Georgia

American Underwriters Life Insurance Company

Founded 1977

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

12/31/2011