



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

Flexible Premium Annuity

Do you want a place for your money to grow but don't have a lot of money right now? If so, American Underwriters Life Insurance Company's **Flexible Premium Annuity** is perfect for you.

The Flexible Premium Annuity makes it possible to begin preparing for the future without much money. The deposit minimum is \$100. You can make as many or as few deposits as you want, whenever you want. In today's volatile stock market it is nearly impossible to find a safe place and realize an adequate yield. The Flexible Premium Annuity from AUL provides both guaranteed principle and a very attractive rate of interest.

Rate of Interest

The current interest rate is guaranteed for the first policy year. Thereafter, the company will declare a new interest rate quarterly. At no time can interest fall below the guaranteed effective rate of 1%. As with all of AUL's annuities, the interest earned is usually tax-deferred until withdrawal. Please consult a tax professional for further information.

Flexible Premium Annuity First Year Guaranteed Rate Schedule	
Annuity Amount	First Year Guaranteed Rate
\$100-\$24,999	3.50%
\$25,000-\$99,999	3.75%
\$100,000 And Up	4.00%

Withdrawals

Full or partial withdrawals can be made at any time. A 10% withdrawal may be taken each year after the first policy year with no penalty. Withdrawals over 10% are charged a surrender penalty during the first ten years. The minimum withdrawal is \$250.

Sales Charges and Administrative Fees

No sales charges, administrative fees, or maintenance fees are charged.

Issue Age: 0 to 80

Minimum Deposit: \$100

Surrender Charges: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1

Withdrawal Transaction Fee: \$10

Premium Tax where applicable

Form # IAP

Make Your Money Work for You

American Underwriters Life Insurance Company

Founded 1977

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