



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

High Yield Annuity

American Underwriters Life Insurance Company's **High Yield Annuity** maximizes your earnings while providing significant income tax benefits.

Investment of Funds

We seek **High Yields** by investing your premium in government guaranteed mortgage-backed securities, high yield bonds, stocks, and mortgages. These investments are subject to the emotions of the financial markets, but the potential for **High Yield** is much greater than the typical annuity program.

Tax Deferred Growth

Deferring the payment of tax is one of the best methods for accumulating wealth and preparing for retirement. The interest on your **High Yield Annuity** is earned on a tax-deferred basis. Therefore, your annuity balance will grow much faster than a taxable investment with the same interest rate.

High Yield Annuity Guarantees Interest for One Year

The **High Yield Annuity** guarantees the initial interest rate for the first year. After the first year, a new interest rate is declared quarterly and your investment grows at a rate reflective of market conditions. Your **High Yield Annuity** is guaranteed never to pay less than 1%.

High Yield Annuity First Year Rate Schedule	
Annuity Amount	First Year Interest Rate
\$10,000-\$24,999	4.50%
\$25,000-\$49,999	4.75%
\$50,000-\$99,999	5.00%
\$100,000 and up	5.25%

IRA, Death Benefits, and Probate

The **High Yield Annuity** is an excellent choice for your Individual Retirement Account. Use the annuity to fund a new IRA or let the trained professionals at American Underwriters Life Insurance Company help you transfer existing IRA funds to the **High Yield Annuity**. The **High Yield Annuity** pays benefits directly to the beneficiary upon the death of the annuitant; because of this contract designation your **High Yield Annuity** should avoid the expense and delay of probate. Always consult your tax advisor.

Safe, Strong, Secure

The **High Yield Annuity** is offered by American Underwriters Life Insurance Company (AUL). AUL is a safe, secure company that has been safeguarding the lives, health, and financial strength of American families for almost three decades. Let us do the same for you.

Issue age: 0 to 80
 Minimum Deposit: \$10,000
 Initial Set-up Fee: \$75
 Surrender Charges: 10, 10, 10, 9, 8, 7, 6, 5, 4, 3

Transaction Fee: \$10
 Premium tax where applicable
 Form # IAP 1/3/12

American Underwriters Life Insurance Company

Founded 1977

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