AMERICAN CENTURY
LIFE INSURANCE

Rates Effective as of 06/11/26

American Freedom Max Growth
Multi-Year Guaranteed Annuity (MYGA)

Minimum Premium: $5,000 Maximum Premium: $2,000,000 without home office approval	
Issue Ages 0-90	
Guarantee Period	**Guaranteed Interest Rate**
3-Year	5.60%
5-Year	6.00%
7-Year	6.00%
10-Year	6.05%

Adding an optional feature will decrease the guaranteed rate by the amount below. For more information on the features listed, please refer to the product brochure.

Optional Riders	
Rider	**Cost**
Free Partial Withdrawal Rider	0.15%
Interest-Only Withdrawal Rider	0.10%
Required Minimum Distribution Rider	0.10%
Account Value Death Benefit Rider	0.15%

Note: Only one election can be made from the Free Partial Withdrawal Rider, Interest-Only Withdrawal Rider or Required Minimum Distribution Rider options.

For more information about American Century Life Insurance Company and our annuity products, visit aclic.com or contact your financial professional.

Interest is compounded and credited daily. All rates are for new applications only. Rates are subject to change at any time.

Guarantees associated with all annuity policies sold by American Century Life Insurance Company, 1333 W. McDermott Dr. #200, Allen, TX 75013, are backed by the financial strength and claims paying ability of American Century Life Insurance Company.

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Annuity contracts and features may vary by state and may not be available in all states. This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Annuity contracts issued on form number ICC25 ACLIC MYGA (01-26) or variations by state.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

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LIFE INSURANCE

Rates Effective as of 06/11/26

American Spirit
Single Premium Deferred Annuity (SPDA)

Minimum Premium: $5,000 Maximum Premium: $2,000,000 without home office approval				
Issue Ages: 0-90				
Guarantee Period	**3-Year**	**5-Year**	**7-Year**	**10-Year**
Guaranteed Interest Rate	5.50%	5.75%	5.75%	5.80%
Add Free Withdrawal Waiver Rider Only[1]	5.55%	5.80%	5.80%	5.85%
Add Free Withdrawal Charges Waiver Rider Only[2]		5.85%	5.85%	5.90%
Interest Rate with Both Riders		5.90%	5.90%	5.95%

[1] By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.

[2] By selecting this rider, the annuity's interest rate may be changed on each policy anniversary date to no less than 1% on the 5-year, 7-year and 10-year term. If the rate is reduced below the initial rate, a full withdrawal of the annuity balance can occur with no withdrawal charges or MVA.

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Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency