



Founded 1954

Reference Guide
PREMIER SERIES Deferred Annuity

AMERICAN SAVINGS LIFE INSURANCE COMPANY
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935 E Main Street; Mesa, Arizona 85203
www.AmericanSavingsLife.com

Product Name	The American Savings Life PREMIER SERIES Deferred Annuity																																				
Product Type	Fixed Interest Deferred Annuity with flexible premiums during first year and “Bailout” feature																																				
Bailout Feature	The Bailout Interest Rates are: Premier Series 3=3.0% / Premier Series 5=4.0% / Premier Series 7=4.5% . If in any contract year your renewal rate is less than the bailout interest rate, you may make a full or partial surrender within 30 days after the contract anniversary without incurring any surrender charges.																																				
Projected Interest Rates	The following table shows the interest rates the Company projects to pay for each Premier Series Annuity. The first year interest rate is guaranteed. Each subsequent year will be declared at least 30 days prior to the next contract year and will be guaranteed for the next contract year. These interest rates are subject to change until the date the annuity contract is issued.																																				
	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Premier Series 3</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> <td>3.0%</td> </tr> <tr> <td>Premier Series 5</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> <td>4.0%</td> </tr> <tr> <td>Premier Series 7</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> <td>4.5%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Premier Series 3	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	Premier Series 5	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	Premier Series 7	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
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Guaranteed Minimum Int. Rate	The minimum interest rate guaranteed for each contract year after the first year is 3.0%																																				
Surrender Charge Schedule	The following surrender charges will be applied against the account value of your annuity for any full surrender or partial surrender unless otherwise waived in your contract. Surrender charges are expense as a percentage of the account value surrendered.																																				
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Free Withdrawal Privileges	You may, without incurring surrender charges: (1) after the first contract year, make an annual partial surrender of up to 10% of the account value; or (2) available immediately, withdraw regular periodic interest payments (\$200 minimum payments). Only one option may be elected in any contract year.																																				
Waiver of Surrender Charges	<ul style="list-style-type: none"> ASL will waive surrender charges <u>if you annuitize</u> prior to the end of the surrender charge period provided the annuity payment option has life contingencies or a period certain of ten or more years. Upon the <u>death of any owner</u> (or upon the death of the annuitant if the owner is not a person), the Co. will pay a death benefit to the beneficiary equal to the account value. Any surrender charges will be waived 																																				
Issue Ages	18 - 80 (<i>Owner and Annuitant</i>)																																				
Minimum Initial Premium	\$5,000 (Non-Qualified)																																				
Additional Premiums	Additional premiums of at least \$5,000 may be made any time during the first contract year. Total additional premiums may not exceed an amount equal to the Initial Premium.																																				
Maximum Premiums	\$100,000 max initial premium + available additional premiums (see above). Max total of \$350,000 per life																																				
Annuitization Interest Rates	The annuitization interest rate is guaranteed to be not less than 3.0% . The Company may declare excess interest annually up to the then-current guaranteed interest rate for similar annuities.																																				
Market Value Adjustment	This annuity is NOT subject to any market value adjustments.																																				
Free Look Period	30 days																																				

Please consult your contract for a full description of benefits, limitations, and features.

Rates are subject to change without notice. Early full or partial withdrawals or surrenders may be subject to taxes and/or tax penalties and surrender charges. **Please consult a tax advisor for details on taxation.** Early surrenders may result in receipt of less than the original premium. Neither American Savings Life nor its producers give tax or legal advice. Please consult your tax advisor or attorney. Premier Series Annuity is not a product of, nor is it a deposit of, nor is it guaranteed by any bank or credit union. It is not insured by the FDIC or any other federal agency and may lose value.