



Founded 1954

Reference Guide PREMIER SERIES II Deferred Annuity

AMERICAN SAVINGS LIFE INSURANCE COMPANY
480.835.5000 | 800.880.2112 | fax: 480.835.5355
935 E. Main Street, Mesa, Arizona 85203
www.AmericanSavingsLife.com

Product Name	The American Savings Life PREMIER SERIES II Deferred Annuity.																																																							
Product Type	Single Premium Deferred Annuity with “Bailout” feature.																																																							
Bailout Feature	If the annual renewal rate offered in subsequent year’s is less than the bailout interest rate stated in your contract, you may make a full or partial surrender within 30 days after the contract anniversary without incurring any surrender charges.																																																							
Projected Interest Rates	<p>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.</p> <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> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>Series 3</td> <td>3.50%</td> <td>3.50%</td> <td>3.50%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>Series 5</td> <td>4.15%</td> <td>4.15%</td> <td>4.15%</td> <td>4.15%</td> <td>4.15%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>Series 7</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> <td>2.00%</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>Series 9</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>4.25%</td> <td>2.00%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10+	Series 3	3.50%	3.50%	3.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	Series 5	4.15%	4.15%	4.15%	4.15%	4.15%	2.00%	2.00%	2.00%	2.00%	2.00%	Series 7	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	2.00%	2.00%	2.00%	Series 9	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	2.00%
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Guaranteed Minimum Interest Rate	The guaranteed minimum interest rate for the life of the contract is 2.00%																																																							
Surrender Charge Schedule	<p>The following surrender charges will be applied against the account value of your annuity for any full or partial surrender in excess of the annual 10% allowed unless otherwise waived in your contract. Surrender charges are expressed as a percentage of the account value surrendered.</p> <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> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>Series 3</td> <td>6.00%</td> <td>5.00%</td> <td>4.00%</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> </tr> <tr> <td>Series 5</td> <td>6.50%</td> <td>6.50%</td> <td>5.50%</td> <td>4.50%</td> <td>3.50%</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> </tr> <tr> <td>Series 7</td> <td>7.00%</td> <td>7.00%</td> <td>6.00%</td> <td>5.50%</td> <td>4.50%</td> <td>3.50%</td> <td>2.50%</td> <td>-0-</td> <td>-0-</td> <td>-0-</td> </tr> <tr> <td>Series 9</td> <td>8.00%</td> <td>7.00%</td> <td>6.00%</td> <td>5.50%</td> <td>4.50%</td> <td>3.50%</td> <td>2.50%</td> <td>1.50%</td> <td>1.00%</td> <td>-0-</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10+	Series 3	6.00%	5.00%	4.00%	-0-	-0-	-0-	-0-	-0-	-0-	-0-	Series 5	6.50%	6.50%	5.50%	4.50%	3.50%	-0-	-0-	-0-	-0-	-0-	Series 7	7.00%	7.00%	6.00%	5.50%	4.50%	3.50%	2.50%	-0-	-0-	-0-	Series 9	8.00%	7.00%	6.00%	5.50%	4.50%	3.50%	2.50%	1.50%	1.00%	-0-
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Free Withdrawal Privileges	After the first contract year, you may withdraw up to 10% of the account value without charges OR 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 surrender charges will be waived. 																																																							
Issue Ages (Owner)	Ages 18-85 for Series 3, / 18-80 for Series 5, 7 & 9 (age calculated to nearest birthday)																																																							
Minimum Initial Premium	\$10,000 (Non-Qualified and Qualified funds accepted)																																																							
Additional Premiums	Not permitted.																																																							
Maximum Premiums	\$200,000 maximum premium (if greater than \$200,000, call for approval). Aggregate Maximum of \$350,000 per life (if greater than \$350,000, call for approval).																																																							
Annuitization Interest Rates	The annuitization interest rate is guaranteed to be not less than 2.00% . 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.