

AMERICAN SAVINGS LIFE INSURANCE COMPANY



Founded 1954

Happy New Year!

January 1, 2016

We would like to take this time to say **Thank you** for being part of another successful year here at American Savings Life Insurance Company. We couldn't do it without you! We are very excited to see the arrival of 2016 and are busy preparing for the many great things we know it will bring.

Our products and services have been growing over the past sixty one years, since those first days in 1954 when Frihoff N. Allen founded American Savings Life. Since you may not be aware of all that we now have to offer, we wanted to provide a brief overview of our available products:

ANNUITIES

- **B.E.S.T. Immediate Annuity**
 - Never worry about outliving your income with payments guaranteed for life.
 - Payout amounts guaranteed to never decrease, regardless of the market.
 - Great for spreading out taxable IRA distributions or satisfying Required Minimum Distributions.
- **Premier Series II Deferred Annuity**
 - Choose a term of 3, 5, 7 or 9 years.
 - Earn above-market interest rates.
 - Money grows tax deferred until withdrawn.

INTEREST DEPOSIT ACCOUNTS

- **Guaranteed Interest Contract (GIC)**
 - Interest rate guaranteed never less than 2.0%.
 - No maximum balance (subject to change).
- **Advanced Premium Deposit (APD)**
 - Interest rate guaranteed never less than 4.0%.
 - Max account balance limited to total future premiums of your life insurance policies.

LIFE INSURANCE POLICIES

- **Youth Life Policy**
 - Permanent whole life insurance for your loved ones ages 6 months to 24 years at issuance.
 - \$10,000 or \$20,000 coverage.
 - Only costs \$25 or \$50 per year up to age 24.
 - At age 25 the premium increases one time (never again) and begins building cash values.
- **Grand Slam Insurance Plan**
 - Excellent growth policy; both the amount of insurance & cash value grow every year.
 - Available for ages 6 months to 75 years.

COMMERCIAL REAL ESTATE LOANS

- **Not So Hard Money™**
 - Up to \$2 million loans on commercial or rental real estate properties.
 - Lending in AZ, CO, NM, NV, TX & UT

Whether you have just the coverage you want or your needs have changed, you can call us to learn more about these products at (480) 835-5000 or (800) 880-2112 or visit us on the web at www.AmericanSavingsLife.com.

May the new year be all you hope for and more!

Sincerely,

Byron F. Allen, President