



American Century Life Insurance Company of Texas

(a stipulated premium company)

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Allen, TX 75013

Phone (855) 966-1111, Fax (855) 855-0181

WITHDRAWAL CHARGES

During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.

Year	1	2	3	4	5	6	7	8	9	10
1 Year	9%									
2 Year	9%	8%								
3 Year	9%	8%	7%							
5 Year	9%	8%	7%	6%	5%					
7 Year	9%	8%	7%	6%	5%	4%	3%			
10 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

TAXES

Neither the Company nor its producers give tax advice. Taxes must be paid on deferred earnings when accessed. You may be responsible for income taxes on amounts distributed under the contract, including a 10% penalty for withdrawals prior to age 59½.

RENEWAL OF GUARANTEE PERIOD

During the last 30 days before the end of any guarantee period, you may Request one of these options to take effect on the next Contract Anniversary:

- (1) Keep your contract and earn minimum annual interest of 2% with no Withdrawal Charges or MVA. In this option interest rate will fluctuate, but will never be below 2% annually. You will be able to withdraw your Account Value at any time without additional Withdrawal Charges or MVA.
- (2) Continue Your contract for a Subsequent Guarantee Period of the same duration as the preceding guarantee period and at the applicable Subsequent Guaranteed Interest Rate;
- (3) Apply the Account Value to a Settlement Option;
- (4) Take a partial withdrawal, with MVA and Withdrawal Charge Percentages waived, and apply the remaining value to a Subsequent Guarantee Period of the same duration as the preceding guarantee period and at the applicable Subsequent Guaranteed Interest Rate; or
- (5) Surrender the entire contract with MVA and Withdrawal Charge Percentages waived.

We will notify You at least 45 days before the expiration of a guarantee period. Unless You Request one of the options shown above, option (1) above will be elected as the default option for your policy.

If Your contract is continued for a Subsequent Guarantee Period (option (2) above), the MVA, applicable Withdrawal Charge Percentage, and Withdrawal Charge Period shown in the Data Section apply to the new guarantee period.

NOTES

- This document is not a legal contract. For the exact terms and conditions, please refer to the annuity policy/contract.
- Tax laws are subject to varying interpretations and possible changes. Please consult your tax advisor for further information

CERTIFICATION

I have read this Certificate of Disclosure and understand its contents. I understand that maximizing the value of my contract depends on minimizing withdrawals from my contract during any guarantee period. I further understand that this Certificate of Disclosure is only a summary of certain terms of my annuity contract, and that the contract together with the application, when issued, will represent the entire agreement between the Company and me.

Signature of Applicant/Policy Owner

Signature of Annuitant

Date

A copy of this Certificate of Disclosure will be returned with your annuity contract.