



American Century Life Insurance Company of Texas

(a stipulated premium company)

1333 W. McDermott Dr. #200

Allen, TX 75013

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

CERTIFICATE OF DISCLOSURE

GUARANTEE PERIOD/INTEREST CREDITING

You choose the guaranteed rate period that is best for you. The guarantee period begins on the date of issue and ends on the last day of the chosen period. After your chosen rate period ends you will have a number of options as described in the "Renewal of Guarantee Period" below. Interest is credited and compounded on a daily basis. The rates shown below are the current effective annual rates.

Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	2.60%	3.15%	3.25%	3.35%
Add Free Withdrawal Waiver Rider Only ⁽¹⁾	2.70%	3.25%	3.35%	3.45%
Add Withdrawal Charges Waiver Rider Only ⁽²⁾		3.40%	3.50%	3.65%
Interest Rate with Both Riders		3.50%	3.60%	3.75%

- (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 interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.

KEY ANNUITY TERMS

Tax Advantages

Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest is accumulated on a tax-deferred basis. Tax deferral is currently available only to individual owners and certain trusts, not to corporations or other non-individuals.

Single Premium Deferred Annuity

This annuity is a single premium deferred annuity. Additional premiums may not be added in the future.

No Sales Charges or Fees

There are no annual maintenance fees and no front-end sales loads.

Right to Examine Annuity

Within the first 30 days after you receive your annuity, you may return the annuity and receive 100% of your premium, minus any prior withdrawals

Issue Ages Minimum/Maximum Premium

0-90 years old \$2,000-250,000

Exceptions to Surrender Charges & MVA

1. You may withdraw 100% of your accumulated interest free of all charges at any time
2. You may withdraw 10% of the account value each year (including any accumulated interest amount) free of surrender charges. MVA calculation will apply. This exception may not apply if you selected the Free Withdrawal Waiver rider.
3. Withdrawal charges and MVA are waived in the event of death of the Owner
4. You may elect to annuitize at any time after the first year from a number of options. Surrender charges and MVA are waived with a payout period of 5 years or longer

MARKET VALUE ADJUSTMENT

When you make a withdrawal, we also may increase or decrease the amount you receive based on a market value adjustment (MVA). If interest rates went up after you bought your annuity, the MVA likely will decrease the amount you receive. If interest rates went down, the MVA will likely increase the amount you receive.



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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
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.