

# Single Premium Immediate Annuity (SPIA)

Effective: 09/07/17

(Rates Subject to Change)

## Features

- Immediate Income
- Single and Joint Income Options
- Four Payout Mode Options
- Exclusion Ratio on Non-Qualified Contracts
- Issue Age: 18-90

Premium	Income Options	Payout Mode Options
Minimum Premium: \$10,000	Period Certain (5-25 years only)*	Monthly
Maximum Premium: 18-69: \$1,000,000	Life Only	Quarterly
70-74: \$750,000	Life with Period Certain	Semi-Annually
75-80: \$500,000	Joint and Survivor	Annually
81-90: \$250,000	Joint and Survivor with Period Certain	

Annuity issued under form series ICC15 SPIA, SPIA-1, and state variations thereof. Availability may vary by state.

\*5-9 year period certain not available in CA, ME, NV, SD, WV or WY



American Equity Investment Life Insurance Company®  
6000 Westown Pkwy, West Des Moines, IA 50266

[www.american-equity.com](http://www.american-equity.com) Call us at 888-647-1371

# IncomeShield 7

Effective: 06/21/23

(Rates Subject to Change)

## Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider for owners age 75 and under at issue<sup>2</sup>
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 40-80

Interest Rates		
	Cap	PR
BlackRock <sup>®</sup> Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	80%
BofA Destinations Index <sup>™</sup> Annual Pt to Pt w/ PR	-	75%
CS Tech Edge Annual Pt to Pt w/ PR	-	80%
SG Global Sentiment Annual Pt to Pt w/ PR	-	75%
S&P 500 <sup>®</sup> Annual Pt to Pt w/ Cap	2.75%	-
S&P 500 <sup>®</sup> Annual Pt to Pt w/ PR	-	10%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	4.50%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	65%
Current Fixed Value Rate 1.70% <sup>4</sup>		

Premium	
Minimum Premium: \$5,000	
Maximum Premium:	
40-69:	\$1,500,000
70-74:	\$1,000,000
75-80:	\$750,000

Minimum Rates
MGSV-MGIR: Currently 2.95% <sup>5</sup>
MGSV: 87.5% of all premiums, minus any withdrawals, all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule	
Surrender Charges (7 Years)	9.2, 9, 8, 7, 6, 4, 2, 0%

MGIR = Minimum Guaranteed Interest Rate    MGSV = Minimum Guaranteed Surrender Value    PR = Participation Rate    ER = Excess Return

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

<p><b>No-Fee LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>6</sup> is 4.0% Compound Interest</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 30 days after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>
<p><b>LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>6</sup> is 8.25% Simple Interest</li> <li>• 1.10% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>
<p><b>LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>6</sup> is 7.0% Compound Interest for 10 years</li> <li>• Years 11-15 Guaranteed to never be lower than 4.0% Compound Interest</li> <li>• 1.10% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>
<p><b>LIBR with Wellbeing Benefit</b> Wellbeing Rider is not available in CA Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>6</sup> is 8.25% Simple Interest</li> <li>• 1.20% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> <li>• 2 Year Enhanced Income Waiting Period</li> <li>• 200% – Enhanced Income Payment Factor for Single Life</li> <li>• 150% – Enhanced Income Payment Factor for Joint Life</li> <li>• Up to 5 Year Enhanced LIB Period</li> </ul>
<p><b>LIBR with Wellbeing Benefit</b> Wellbeing Rider is not available in CA Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>6</sup> is 7.0% Compound Interest for 10 years</li> <li>• Years 11-15 Guaranteed to never be lower than 4.0% Compound Interest</li> <li>• 1.20% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> <li>• 2 Year Enhanced Income Waiting Period</li> <li>• 200% - Enhanced Income Payment Factor for Single Life</li> <li>• 150% Enhanced Income Payment Factor for Joint Life</li> <li>• Up to 5 Year Enhanced LIB Period</li> </ul>

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and IncomeShield 7 Sales Brochure, form #01SB1164-7.

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

IAV = Income Account Value

Annuity and Rider issued under form series ICC22 BASE-IDX, ICC22 IDX-10-7, ICC20 E-PTP-PC, ICC20 E-PTP-PR, ICC16 R-MVA, ICC20 R-EBR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

<sup>1</sup> Benefit not guaranteed and subject to change.

<sup>2</sup> See Form 01F1001 Waiver of Surrender Charge Riders for additional details.

<sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>4</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

<sup>5</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

<sup>6</sup> Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue. IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply.

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

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# IncomeShield 10

Effective: 06/21/23

(Rates Subject to Change)

## 10% Premium Bonus<sup>1</sup> on all 1st year Premiums Additional Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>2</sup>
- Enhanced Benefit Rider for Owners age 75 and under at issue<sup>3</sup>
- Market Value Adjustment Rider (MVA)<sup>4</sup>
- Optional Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 18-80

### Interest Rates - without LIBR

	Cap	PR
BlackRock <sup>®</sup> Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	50%
BlackRock <sup>®</sup> Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	70%
BofA Destinations Index <sup>™</sup> Annual Pt to Pt w/ PR	-	50%
BofA Destinations Index <sup>™</sup> 2-Year Pt to Pt w/ PR	-	70%
CS Tech Edge Annual Pt to Pt w/ PR	-	50%
CS Tech Edge 2-Year Pt to Pt w/ PR	-	70%
SG Global Sentiment Annual Pt to Pt w/ PR	-	50%
SG Global Sentiment 2-Year Pt to Pt w/ PR	-	70%
S&P 500 <sup>®</sup> Annual Pt to Pt w/ Cap	1.75%	-
S&P 500 <sup>®</sup> Monthly Pt to Pt w/ Cap	1.00% <sup>5</sup>	-
S&P 500 <sup>®</sup> Annual Pt to Pt w/ PR	-	10%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.50%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	40%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	55%
S&P 500 <sup>®</sup> 2-Year Pt to Pt w/ Cap	3.75%	-
S&P 500 <sup>®</sup> 2-Year Pt to Pt w/ PR	-	15%
Current Fixed Value Rate 1.10% <sup>6</sup>		

### Interest Rates - with LIBR

	Cap	PR
BlackRock <sup>®</sup> Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	45%
BlackRock <sup>®</sup> Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	65%
BofA Destinations Index <sup>™</sup> Annual Pt to Pt w/ PR	-	45%
BofA Destinations Index <sup>™</sup> 2-Year Pt to Pt w/ PR	-	65%
CS Tech Edge Annual Pt to Pt w/ PR	-	45%
CS Tech Edge 2-Year Pt to Pt w/ PR	-	65%
SG Global Sentiment Annual Pt to Pt w/ PR	-	45%
SG Global Sentiment 2-Year Pt to Pt w/ PR	-	65%
S&P 500 <sup>®</sup> Annual Pt to Pt w/ Cap	1.75%	-
S&P 500 <sup>®</sup> Monthly Pt to Pt w/ Cap	1.00% <sup>5</sup>	-
S&P 500 <sup>®</sup> Annual Pt to Pt w/ PR	-	10%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	35%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	50%
S&P 500 <sup>®</sup> 2-Year Pt to Pt w/ Cap	3.75%	-
S&P 500 <sup>®</sup> 2-Year Pt to Pt w/ PR	-	15%
Current Fixed Value Rate 1.00% <sup>6</sup>		

### Premium

Minimum Premium: \$5,000  
 Maximum Premium: 18-69: \$1,500,000  
 70-74: \$1,000,000  
 75-80: \$750,000

### Minimum Rates

MGSV-MGIR: Currently 2.95%<sup>7</sup>  
 MGSV: 87.5% of all premiums, minus any withdrawals, (excluding any withdrawal charges and forfeited bonus amounts) all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

### Schedule(s)

<b>Surrender Charges (10 Years)</b>	9, 1, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
<b>Bonus Vesting (10 Years)</b>	0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

MGIR = Minimum Guaranteed Interest Rate    MGSV = Minimum Guaranteed Surrender Value  
 PR = Participation Rate    ER = Excess Return

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# Optional Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

<p><b>No-Fee LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>8</sup> is 4.0% Compound Interest</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 30 days after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>
<p><b>LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>8</sup> is 8.25% Simple Interest</li> <li>• 1.10% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>
<p><b>LIBR</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>8</sup> is 7.0% Compound Interest for 10 years</li> <li>• Years 11-15 Guaranteed to never be lower than 4.0% Compound Interest</li> <li>• 1.10% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout factor age is 50</li> </ul>
<p><b>LIBR with Wellbeing Benefit</b> Available for issue ages 40-80</p>	<ul style="list-style-type: none"> <li>• IAV Rate<sup>8</sup> is 8.25% Simple Interest</li> <li>• 1.20% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> <li>• 2 Year Enhanced Income Waiting Period</li> <li>• 200% – Enhanced Income Payment Factor for Single Life</li> <li>• 150% – Enhanced Income Payment Factor for Joint Life</li> <li>• Up to 5 Year Enhanced LIB Period</li> </ul>
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Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and IncomeShield 10 Sales Brochure, form #01SB1164-10.

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# Optional Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

IAV = Income Account Value

Annuity Contract and Riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-W-FCP, and state variations thereof. Availability may vary by state.

<sup>1</sup> Bonus Vesting Schedule Applies.

<sup>2</sup> Benefit not guaranteed and subject to change.

<sup>3</sup> See Form 01F1001 Waiver of Surrender Charge Riders for additional details.

<sup>4</sup> MVA applies to Free Withdrawal that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>5</sup> Monthly Cap.

<sup>6</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

<sup>7</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

<sup>8</sup> Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue. IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply.

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# Optional Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

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In calculating the performance of the Index, Société Générale deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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# AssetShield 5

Effective: 07 / 19 / 23

(Rates Subject to Change)



## Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider<sup>2</sup> for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death
- Issue Age: 18-85

### Interest Rates

	PR	CAP	RR	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	125%	-	-	30%	45%	180% (1.50% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	110%	-	-	30%	45%	210% (1.50% Fee)
CS Tech Edge Annual Pt to Pt w/ PR	115%	-	-	30%	45%	215% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	145%	-	-	25%	40%	230% (1.50% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	110%	-	-	30%	45%	210% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ PR	24%	-	-	10%	10%	38% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	8.50%	-	1.00%	1.50%	12% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.30% <sup>4</sup>	-	0.50%	1.00%	3.10% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)
Current Fixed Value Rate 3.35% <sup>5</sup>						

### Premium

Minimum Premium:	\$5,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000

### Minimum Rates

MGSV-MGIR:	Currently 2.95% <sup>6</sup>
MGSV:	87.5% of all premiums, minus any withdrawals, (excluding any withdrawal charges), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

### Schedule

Surrender Charges (5 Years)	9.2, 9, 8, 7, 6, 0%
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PR = Participation Rate   RR = Replacement Rate   RIRR = Rate Integrity Rider Rate   PRR= Performance Rate Rider   ER = Excess Return   MGIR = Minimum Guaranteed Interest Rate

MGSV = Minimum Guaranteed Surrender Value

The one who works for you!®



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

# AssetShield 5

Effective: 07 / 19 / 23

(Rates Subject to Change)

Annuity contract and Riders issued under form series ICC22 BASE-IDX, ICC22 IDX-10-5, ICC20 E-PTP-C, ICC20 E-MPTP-C, ICC20 E-PTP-PR, ICC18 E-MPTP-A (\*Patent Pending), ICC16 R-MVA, ICC18 R-WSC, ICC20 R-ERR, 21 R-ERR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details. <sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>4</sup> Monthly Cap.

<sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>6</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Guarantees are based on the financial strength and claims paying ability of American Equity and are not guaranteed by any bank or insured by the FDIC.

The BlackRock Adaptive US Equity 7% Index (the "Index") is a product of BlackRock Index Services, LLC and has been licensed for use by American Equity Investment Life Insurance Company ("American Equity") as a component of AssetShield (the "Product"). BlackRock®, BlackRock Adaptive US Equity 7% Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock. The Product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of Product. BlackRock makes no representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing the Product or the ability of the Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the Index.

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The SG Global Sentiment Index (the "Index") is the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "Société Générale"). Société Générale has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC ("S&P")) to maintain and calculate the Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", and "SG Global Sentiment Index" (collectively, the "Société Générale Marks") are trademarks or service marks of Société Générale. Société Générale has licensed use of the Index and the Société Générale Marks to American Equity Investment Life Insurance Company ("American Equity") for use in a fixed indexed annuity offered by American Equity (the "Fixed Indexed Annuity"). Société Générale's sole contractual relationship with American Equity is to license the Index and the Société Générale Marks to American Equity.

None of Société Générale, S&P, or other third party licensor (collectively, the "Index Parties") to Société Générale is acting, or has been authorized to act, as an agent of American Equity or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to American Equity, and no Index Party makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity. No Index Party shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index, and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any Société Générale Mark, or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of American Equity. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate American Equity or Société Générale to invest annuity payments in the components of the Index.

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# AssetShield 7

Effective: 07 / 19 / 23

(Rates Subject to Change)

## Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider<sup>2</sup> for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death
- Issue Age: 18-85

Interest Rates						
	PR	CAP	RR	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	135%	-	-	35%	55%	190% (1.50% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	125%	-	-	35%	55%	220% (1.50% Fee)
CS Tech Edge Annual Pt to Pt w/ PR	130%	-	-	35%	55%	225% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	160%	-	-	30%	50%	240% (1.50% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	125%	-	-	35%	60%	215% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ PR	29%	-	-	10%	15%	43% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	9.25%	-	1.00%	2.00%	12.75% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.50% <sup>4</sup>	-	0.50%	1.00%	3.30% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>5</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)
Current Fixed Value Rate 3.75% <sup>5</sup>						

Premium	
Minimum Premium:	\$5,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000

Minimum Rates	
MGSV-MGIR:	Currently 2.95% <sup>6</sup>
MGSV:	87.5% of all premiums, minus any withdrawals, (excluding any withdrawal charges), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule	
Surrender Charges (7 Years)	9, 2, 9, 8, 7, 6, 4, 2, 0%

PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate PRR= Performance Rate Rider ER = Excess Return MGIR = Minimum Guaranteed Interest Rate

MGSV = Minimum Guaranteed Surrender Value

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# AssetShield 7

Effective: 07 / 19 / 23

(Rates Subject to Change)

Annuity contract and Riders issued under form series ICC22 BASE-IDX, ICC22 IDX-10-7, ICC20 E-PTP-C, ICC20 E-MPTP-C, ICC20 E-PTP-PR, ICC18 E-MPTP-A (\*Patent Pending), ICC16 R-MVA, ICC18 R-WSC, ICC20 R-ERR, 21 R-ERR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details. <sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>4</sup> Monthly Cap. <sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>6</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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# AssetShield 10

Effective: 07/19/23

(Rates Subject to Change)

## Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider<sup>2</sup> for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death
- Issue Age: 18-80

### Interest Rates

	PR	CAP	RR	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	140%	-	-	40%	60%	195% (1.50% Fee)
BlackRock® Adaptive US Equity 7% Index 2-Year Pt to Pt w/ PR	205%	-	-	60%	90%	285% (3.00% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	170%	-	-	40%	60%	225% (1.50% Fee)
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	250%	-	-	55%	85%	330% (3.00% Fee)
CS Tech Edge Annual Pt to Pt w/ PR	175%	-	-	40%	60%	235% (1.50% Fee)
CS Tech Edge 2-Year Pt to Pt w/ PR	265%	-	-	60%	90%	350% (3.00% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	175%	-	-	35%	55%	245% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	250%	-	-	60%	90%	345% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	165%	-	-	40%	60%	220% (1.50% Fee)
SG Global Sentiment 2-Year Pt to Pt w/ PR	240%	-	-	60%	90%	320% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	30%	-	-	10%	15%	45% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	10%	-	1.00%	2.00%	13% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.60% <sup>4</sup>	-	0.50%	1.00%	3.40% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)
Current Fixed Value Rate 4.00% <sup>5</sup>						

### Premium

Minimum Premium: \$5,000

Maximum Premium: 18-69: \$1,500,000  
70-74: \$1,000,000  
75-80: \$750,000

### Minimum Rates

MGSV-MGIR: Currently 2.95%<sup>6</sup>

MGSV: 87.5% of all premiums, minus any withdrawals, (excluding any withdrawal charges), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

### Schedule

Surrender Charges (10 Years)	9, 2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
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PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate PRR= Performance Rate Rider ER = Excess Return MGIR = Minimum Guaranteed Interest Rate

MGSV = Minimum Guaranteed Surrender Value

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# AssetShield 10

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<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details. <sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>4</sup> Monthly Cap. <sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>6</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Guarantees are based on the financial strength and claims paying ability of American Equity and are not guaranteed by any bank or insured by the FDIC.

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In calculating the performance of the Index, Société Générale deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.



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# AssetShield BONUS 10

Effective: 07/19/23

(Rates Subject to Change)

## 10% Premium Bonus on all 1st year Premiums Features

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Market Value Adjustment Rider (MVA)<sup>2</sup>
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates					
	PR	CAP	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	105%	-	40%	60%	155% (1.50% Fee)
BlackRock® Adaptive US Equity 7% Index 2-Year Pt to Pt w/ PR	150%	-	60%	90%	230% (3.00% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	100%	-	40%	60%	170% (1.50% Fee)
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	140%	-	55%	85%	240% (3.00% Fee)
CS Tech Edge Annual Pt to Pt w/ PR	100%	-	40%	60%	170% (1.50% Fee)
CS Tech Edge 2-Year Pt to Pt w/ PR	140%	-	60%	90%	240% (3.00% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	100%	-	35%	55%	170% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	140%	-	60%	90%	240% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	100%	-	40%	60%	170% (1.50% Fee)
SG Global Sentiment 2-Year Pt to Pt w/ PR	140%	-	60%	90%	240% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	30%	-	10%	15%	45% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	7.75%	1.00%	2.00%	11% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	1.90% <sup>3</sup>	0.50%	1.00%	2.60% (1.50% Fee)
Current Fixed Value Rate 3.00% <sup>4</sup>					

Premium	
Minimum Premium:	\$5,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000

Minimum Rates	
MGSV-MGIR:	Currently 2.95% <sup>5</sup>
MGSV:	87.50% of all premiums, minus any withdrawals, (excluding any withdrawal charges and forfeited bonus amounts) all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule	
Surrender Charges (10 Years)	9, 1, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Bonus Vesting Schedule (10 Years)	0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate PRR= Performance Rate Rider ER = Excess Return MGIR = Minimum Guaranteed Interest Rate  
MGSV = Minimum Guaranteed Surrender Value

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# AssetShield BONUS 10

Effective: 07 / 19 / 23

(Rates Subject to Change)

Annuity Contract and riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-ERR, 21 R-ERR, ICC18 R-WSC-B and state variations thereof. Availability may vary by state.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>3</sup> Monthly Cap. <sup>4</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>5</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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# EstateShield 10

Effective: 06/21/23

(Rates Subject to Change)

## Features

- Free Withdrawal
  - Up to 10% annually of total premiums paid, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider<sup>2</sup>
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death
- Issue Age: 40-75

Interest Rates		
	PR	CAP
BlackRock <sup>®</sup> Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	115%	-
BlackRock <sup>®</sup> Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	175%	-
BofA Destinations Index <sup>™</sup> Annual Pt to Pt w/ PR	110%	-
BofA Destinations Index <sup>™</sup> 2-Year Pt to Pt w/ PR	165%	-
CS Tech Edge Annual Pt to Pt w/ PR	115%	-
CS Tech Edge 2-Year Pt to Pt w/ PR	175%	-
SG Global Sentiment Annual Pt to Pt w/ PR	110%	-
SG Global Sentiment 2-Year Pt to Pt w/ PR	160%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> ER Annual Pt to Pt w/ PR	115%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> ER 2-Year Pt to Pt w/ PR	160%	-
S&P 500 <sup>®</sup> Annual Pt to Pt w/ Cap	-	4.25%
S&P 500 <sup>®</sup> 2-Year Pt to Pt w/ Cap	-	8.75%
S&P 500 <sup>®</sup> Monthly Pt to Pt w/ Cap	-	1.90% <sup>4</sup>
Current Fixed Value Rate 2.50% <sup>5</sup>		

Premium
Minimum Premium: \$5,000
Maximum Premium: 40-69: \$1,500,000 70-75: \$1,000,000

Minimum Rates
MGSV-MGIR: Currently 2.95% <sup>6</sup>
MGSV: 87.5% of all premiums, minus any withdrawals, (excluding any withdrawal charges), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule	
Surrender Charges (10 Years)	9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

PR = Participation Rate   ER = Excess Return   MGIR = Minimum Guaranteed Interest Rate   MGSV = Minimum Guaranteed Surrender Value

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)



## LIBR with Wellbeing Benefit and Enhanced Death Benefit

- BAV Bonus percentage is 35%
- BAV multiplier is 150%
- BAV will grow for the life of the contract
- Income Payments may begin 10 years after Contract Issue
- 10 Year Enhanced Income Waiting Period
- 200% – Enhanced Income Payment Factor for Single Life
- 150% – Enhanced Income Payment Factor for Joint Life
- Up to 5 Year Enhanced LIB Period
- Enhanced Death Benefit option based on BAV

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and EstateShield 10 Sales Brochure, form #01SB1167-10.

BAV = Benefits Account Value

Rider issued under form series ICC21 R-LIBR-W-BAV and state variations thereof. Availability may vary by state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as BAV multiplier, may change prior to issue. BAV only used to calculate income payments and/or the enhanced death benefit amount. Not part of the contract value or available for partial withdrawal or in a lump sum.

Annuity contract and Riders issued under form series ICC21 BASE-IDX-MSP, ICC20 MSP-10, 21 MSP-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC20 R-EBR, ICC16 R-MVA and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

<sup>1</sup> Benefit not guaranteed and subject to change.

<sup>2</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details.

<sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>4</sup> Monthly Cap.

<sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

<sup>6</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)

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# Lifetime Income Benefit Rider (LIBR) Profile

Effective: 06/21/23

(Rates Subject to Change)



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# GuaranteeShield Series

Effective: 07/12/23

(Rates Subject to Change)

## Features

- Free Withdrawals
  - Up to 10% of Contract Value annually, starting year two (RMD Friendly)
- Enhanced Benefit Rider<sup>1</sup> (Not available in CA)
- Market Value Adjustment Rider (MVA)<sup>2</sup>
- No Surrender Charges at death
- Issue Ages 18-85

Interest Rates	
GuaranteeShield 3	
Premium	3-Year
\$10,000.00 – \$99,999.00	4.25%
\$99,999.01 – \$249,999.00	4.50%
\$249,999.01 +	4.60%

Interest Rates	
GuaranteeShield 5	
Premium	5-Year
\$10,000.00 – \$99,999.00	4.50%
\$99,999.01 – \$249,999.00	4.75%
\$249,999.01 +	4.80%

Premium	
Minimum Premium:	Qualified \$10,000 Non-qualified \$10,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80-85: \$500,000

Schedule(s) <sup>3</sup>	
GuaranteeShield 3	
Surrender Charges (3 Years)	9, 8, 7, 0%
CA Surrender Charges (3 Years)	8.30, 8.25, 7.25, 0%
GuaranteeShield 5	
Surrender Charges (5 Years)	9, 8, 7, 6, 5, 0%
CA Surrender Charges (5 Years)	8.30, 8.25, 7.25, 6.25, 5.20, 0%

Minimum Rates	
MGSV-MGIR:	Currently 2.95% <sup>4</sup>
MGSV:	90% of the single premium, minus any withdrawal proceeds, all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

MGSV = Minimum Guaranteed Surrender Value  
MGIR = Minimum Guaranteed Interest Rate

Annuity contract and riders issued under form series ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5, ICC20 R-EBR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

<sup>1</sup> A no-fee Enhanced Benefit Rider is added to the annuity contract at the time of issue. See Waiver of Surrender Charge Riders brochure for more information.

<sup>2</sup> Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>3</sup> End of Guarantee Period continuation options are available at the end of the surrender charge schedule and may vary by state. See sales brochure and disclosure for details.

<sup>4</sup> MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Guarantees are based on the financial strength and claims paying ability of American Equity and are not guaranteed by any bank or insured by the FDIC.

This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional.



American Equity Investment Life Insurance Company®  
6000 Westown Pkwy, West Des Moines, IA 50266

# Lifetime Income Benefit Rider Rate Sheet

For use with IncomeShield Series

Effective: 03/09/23

(Rates Subject to Change)

## 5 LIFETIME INCOME BENEFIT OPTIONS

Option 1	Option 2	Option 3	Option 4	Option 5
<b>No-Fee Lifetime Income Benefit Rider</b>	<b>Lifetime Income Benefit Rider</b>	<b>Lifetime Income Benefit Rider</b>	<b>Lifetime Income Benefit Rider with Wellbeing Benefit</b> <small>Not available in CA.</small>	<b>Lifetime Income Benefit Rider with Wellbeing Benefit</b> <small>Not available in CA.</small>
Available for issue ages 40-80	Available for issue ages 40-80	Available for issue ages 40-80	Available for issue ages 40-80	Available for issue ages 40-80
<ul style="list-style-type: none"> <li>• IAV Rate is 4.0% Compound Interest</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 30 days after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>	<ul style="list-style-type: none"> <li>• IAV Rate is 8.25% Simple Interest</li> <li>• 1.1% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>	<ul style="list-style-type: none"> <li>• IAV Rate is 7.0% Compound Interest for 10 years</li> <li>• Years 11-15 guaranteed to never be lower than 4.0% Compound Interest</li> <li>• 1.1% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• The minimum payout election age is 50</li> </ul>	<ul style="list-style-type: none"> <li>• IAV Rate is 8.25% Simple Interest</li> <li>• 1.2% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 7 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• 2 Year Enhanced Income Waiting Period</li> <li>• 200% – Enhanced Income Payment Factor for Single Life</li> <li>• 150% – Enhanced Income Payment Factor for Joint Life</li> <li>• Up to 5 Year Enhanced LIB Period</li> <li>• The minimum payout election age is 50</li> </ul>	<ul style="list-style-type: none"> <li>• IAV Rate is 7.0% Compound Interest for 10 years</li> <li>• Years 11-15 guaranteed to never be lower than 4.0% Compound Interest</li> <li>• 1.2% Annual Fee based on IAV, deducted from Contract Value</li> <li>• Accumulation Period is 15 years</li> <li>• Income Payments may begin 1 year after Contract Issue</li> <li>• 2 Year Enhanced Income Waiting Period</li> <li>• 200% – Enhanced Income Payment Factor for Single Life</li> <li>• 150% – Enhanced Income Payment Factor for Joint Life</li> <li>• Up to 5 Year Enhanced LIB Period</li> <li>• The minimum payout election age is 50</li> </ul>

Interest Rates available on the IncomeShield Series may be higher for contracts that do not elect a Lifetime Income Benefit Rider.

IAV = Income Account Value

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# Lifetime Income Benefit Rider Rate Sheet

For use with IncomeShield Series

Effective: 03/09/23

(Rates Subject to Change)

## Payment Options

Age	Fee	Fee Joint	No Fee	No Fee Joint
50	4.54%	3.97%	3.52%	2.95%
51	4.66%	4.08%	3.62%	3.04%
52	4.79%	4.22%	3.72%	3.15%
53	4.93%	4.36%	3.82%	3.25%
54	5.06%	4.48%	3.92%	3.35%
55	5.19%	4.62%	4.03%	3.45%
56	5.33%	4.76%	4.13%	3.56%
57	5.48%	4.91%	4.24%	3.67%
58	5.62%	5.05%	4.36%	3.79%
59	5.74%	5.17%	4.46%	3.89%

Age	Fee	Fee Joint	No Fee	No Fee Joint
60	5.89%	5.32%	4.58%	4.00%
61	6.04%	5.47%	4.69%	4.12%
62	6.17%	5.59%	4.79%	4.22%
63	6.31%	5.74%	4.91%	4.34%
64	6.46%	5.89%	5.02%	4.45%
65	6.60%	6.03%	5.13%	4.55%
66	6.74%	6.17%	5.23%	4.66%
67	6.86%	6.29%	5.33%	4.76%
68	7.00%	6.43%	5.43%	4.86%
69	7.14%	6.57%	5.54%	4.96%

Age	Fee	Fee Joint	No Fee	No Fee Joint
70	7.25%	6.68%	5.63%	5.06%
71	7.37%	6.80%	5.72%	5.15%
72	7.48%	6.91%	5.81%	5.24%
73	7.61%	7.04%	5.90%	5.33%
74	7.72%	7.15%	5.99%	5.42%
75	7.85%	7.28%	6.09%	5.51%
76	7.94%	7.37%	6.17%	5.59%
77	8.04%	7.47%	6.25%	5.67%
78	8.16%	7.58%	6.33%	5.75%
79	8.25%	7.68%	6.41%	5.83%
80+	8.35%	7.78%	6.49%	5.91%

### Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ, IncomeShield 7 Sales Brochure, form #01SB1164-7 and IncomeShield 10 Sales Brochure, form #01SB1164-10. For CA please refer to the Lifetime Income Benefit Rider Frequently Asked Questions form #01F1157-CA, IncomeShield 7 Sales Brochure, form #01SB1164-7-CA and IncomeShield 9 Sales Brochure, form #01SB1164-9-CA.

Riders issued under form series ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-FCP, ICC20 R-LIBR-W-FCP and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Claims paying ability based on the financial strength of American Equity.

See brochure and disclosure for details.



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