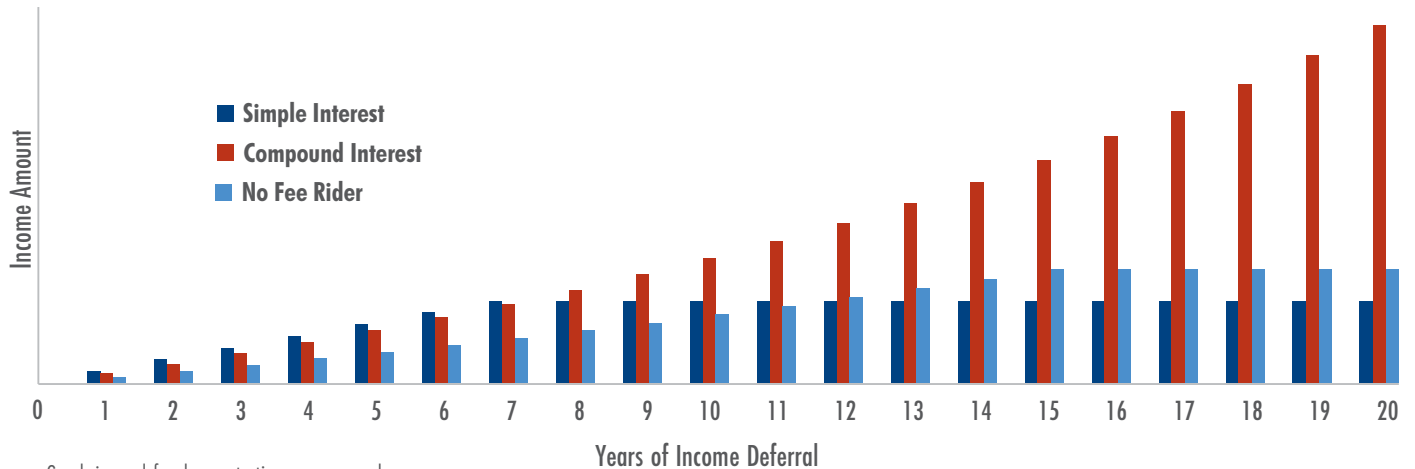


IncomeShield™ Fixed Index Annuity Series

With Lifetime Income Benefit Rider (LIBR)

Lifetime Income: When You Need It

The IncomeShield fixed index annuity offers a variety of potential lifetime income solutions through multiple LIBR options available, including a no-fee rider where withdrawals can begin after 30 days. Additionally, there are different interest crediting options and enhanced payment potential available.



Graph is used for demonstration purposes only.

Available LIBR Options¹

No-Fee Rider

- 4.0% compound interest IAV rate
- 15-year accumulation period
- Income available after 30 days

Simple Interest

(Available with Wellbeing Benefit Option)

- 8.25% simple interest IAV rate
- 7-year accumulation period
- Income available after one year
- 1.1% rider fee based on IAV, deducted from contract value
- Wellbeing Benefit available; provides enhanced income for up to five years (1.2% rider fee for this benefit)

Compound Interest

(Available with Wellbeing Benefit Option)

- 6.5% compound interest
- 20-year accumulation period
- Income available after one year
- 1.1% rider fee based on IAV, deducted from contract value
- Wellbeing Benefit available; provides enhanced income for up to five years (1.2% rider fee for this benefit)

The one who works for you!®



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

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IAV = Income Account Value

¹IncomeShield 7 will always include a LIBR. IncomeShield 9 LIBR is optional and is only available in CA. IncomeShield 10 LIBR is optional.

LIBR available for issue ages 40+. The minimum payout age is 50. Lifetime Income available through optional Lifetime Income Benefit Rider or Annuitization.

Annuity and Riders issued under form series ICC22 BASE-IDX, ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC22 IDX-10-7, 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 product and state.

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.

Withdrawal charges may apply to an annuity. Interest earnings in an annuity are not taxed until withdrawn. Annuity withdrawals and distributions may be subject to income tax and, if withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply.

The Wellbeing Benefit can only be activated one time after a two-year waiting period. Contract owner must be unable to perform two of six ADLs (two of seven ADLs in CA) and requires annual certification by a qualified physician. See disclosure and Sales Brochure for additional details. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout.

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

Income Account Value is only used to calculate Lifetime Income. It is not part of the underlying Contract Value or available in a lump sum.

Please read the sales brochure and disclosure for a comprehensive overview of all the relevant features, benefits, and limitations of the IncomeShield fixed index annuity.

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.

California Only: Important Disclosures Regarding Wellbeing Benefit

The Wellbeing Benefit provided under this rider is not intended to provide, and will never provide, long-term care insurance, nursing home insurance or home care insurance. If you are interested in long-term care or nursing home care insurance, you should consult with an insurance agent licensed to sell that insurance or visit the California Department of Insurance Internet Website (www.insurance.ca.gov) section regarding long-term care insurance.

The Wellbeing Benefit is not a substitute for and is not comparable to long-term care insurance. If you are replacing existing long-term care insurance with this Wellbeing Benefit, you should first discuss the intended replacement with your long-term care or economic advisor.



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

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