



## Shield Assets with EstateShield 10 Fixed Index Annuity



### Accumulation

**35% Benefits  
Account Value  
Bonus**



### Income

**Guaranteed Lifetime Income  
Potential for Increasing  
Income\***



### Estate

**Enhanced Beneficiary  
Benefits Guarantee  
Payout Options**

Protect your assets from market volatility and lock in guaranteed growth and Lifetime Income Benefit Rider payments after 10 years. Plus, enhanced death benefits guarantee beneficiaries a choice in how payments are received.

To find out more about how the **EstateShield 10** may help shield a portion of your retirement income portfolio, visit [www.american-equity.com/estateshield-annuity](http://www.american-equity.com/estateshield-annuity).

Lifetime Income Benefit Rider payments are available after a waiting period of 10 years.

\*Any withdrawal from the contract value during the income period in excess of the income payment is considered an excess withdrawal and will reduce future income payment amount and the BAV on a pro-rata basis.

Annuities and Rider issued under form series ICC21 BASE-IDX-MSP, ICC20 MSP-10, 21 MSP-10, ICC20 E-MPTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC16 R-MVA, ICC21 R-LIBR-W-BAV, ICC20 R-EBR and state variations thereof. Availability may vary by state.

Benefits Account Value is only used to calculate income payments and/or the enhanced death benefit amount. It is not part of the underlying Contract Value and is not available for partial withdrawal or in a lump sum.

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.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

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