



PREMIUM	\$10,000.00 - \$99,999.00	\$99,999.01 – \$249,999.00	\$249,999.01 +
3	4.00%	4.25%	4.25%
5	4.10%	4.35%	4.35%

• **Free Withdrawal:**

Free withdrawals of up to 10% starting in year two.

• **Death Benefit:**

Greater of the contract value or MGSV. No surrender charges at death.

• **Surrender Charge Schedule**

		California only
3	9%, 8%, 7%, 0%	8.30%, 8.25%, 7.25%, 0%
5	9%, 8%, 7%, 6%, 5%, 0%	8.30%, 8.25%, 7.25%, 6.25%, 5.20%, 0%

MGSV = Minimum Guaranteed Surrender Value

*Rates are set at issue and guaranteed for the duration of the initial guarantee period only.

Annuity contract issued under form series ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5 and state variations thereof. Availability may vary by 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.

End of Guarantee Period continuation options are available at the end of the surrender charge schedule and may vary by state. See sales brochure for more details.

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

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