

Lifetime Income & Wellbeing Benefit Rider

Additional liquidity for life's unexpected expenses.



An annuity with a Lifetime Income Benefit Rider and Wellbeing Benefit can help prepare you for what may lie ahead.

- **Lifetime income withdrawals**
- **Enhanced income benefit** (for up to five years)
 - 200% Enhanced Lifetime Income Benefit for Single Life
 - 150% Enhanced Lifetime Income Benefit for Joint Life
- **ADL triggered** (unable to perform two of the following: eating, bathing, dressing, toileting, transferring and continence)
- **Not confinement driven**
- **Two year waiting period**
- **Annual fees based on the Income Account Value, deducted from contract value**

Riders issued under form series ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP, ICC21 R-LIBR-W-BAV and state variations thereof. Riders not available in all states, may vary by product and subject to eligibility requirements. Please see product brochure and disclosure for details.

ADL=Activities of Daily Living

Available for issue ages 40+.

Offered by American Equity. Other retirement solutions may also support similar goals.

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 Interest earnings in an annuity are not taxed until withdrawn.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.

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