

AssetShield™ 10

Effective: 10/03/24

(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 days¹
- Enhanced Benefit Rider for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)²
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates			
	PR	CAP	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	115%	-	185% (1.50% Fee)
BlackRock® Adaptive US Equity 7% Index 2-Year Pt to Pt w/ PR	160%	-	250% (3.00% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	120%	-	205% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	200%	-	325% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	40%	-	60% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	8.50%	10.50% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.00% ³	3.10% (1.50% Fee)
Current Fixed Value Rate 3.00% ⁴			

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 3.00% ⁵
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).

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

Availability	Contract Year	1	2	3	4	5	6	7	8	9	10	11+
	All states except those listed below	Surrender Charge %	12%	12%	11%	10%	9%	8%	7%	5%	4%	2%
AK, CT, DE, FL, ID, IL, IN, KY, MA, MD, MN, MO, MS, MT, NC, NJ, NM, NV, OH, OK, OR, PA, SC, TX, UT, VA, VT, WA	Surrender Charge %	9.2%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

The one who works for you!®



AMERICAN EQUITY
 INVESTMENT LIFE INSURANCE COMPANY®

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Annuity contract and Riders issued under form series ICC22 BASE-IDX, 23 BASE-IDX, ICC22 IDX-10-10, 23 IDX-13-10, 23 IDX-10-10, ICC20 R-ERR, 21 R-ERR, ICC20 E-MPTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 R-EBR, ICC16 R-MVA and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

¹ Benefit not guaranteed and subject to change.

² MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Monthly Cap.

⁴ Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

⁵ 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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