

FIELD UPDATE



DATE: September 7, 2017
TO: American Equity NMOs and Agents
FROM: Kirby Wood, Senior Vice President and Chief Marketing Officer
RE: Important Rate and Product Announcements

IMPORTANT INFORMATION – PLEASE READ IN ITS ENTIRETY

American Equity is happy to announce some product updates effective **September 7, 2017**. Our valued field of agents and partners shared ideas with us, and American Equity listened. We hope you are excited about these changes! Market conditions still require us to make a few additional adjustments effective **September 14, 2017**. Please read this message in its entirety.

EFFECTIVE SEPTEMBER 7, 2017:

IAV Rate Increase on LIBR

American Equity is pleased to announce a rate increase on the Lifetime Income Benefit Rider (LIBR) for the Bonus Gold, Retirement Gold, Foundation Gold, Advantage Gold, Benefit Gold and California Gold effective **September 7, 2017**. All contracts issued **September 7, 2017** and after will receive the new rates as outlined below. There will be no rate adjustments made to previously issued contracts.

IAV Rate Changes	Current IAV Rate	New IAV Rate
LIBR	5.00%	6.00% (0.90% Fee)
LIBR and Wellbeing Rider*	5.00%	6.00% (1.00% Fee)

*Wellbeing Rider not available in CA and DE.

Rate Increase on Choice Series and Traditions Gold

We are also pleased to announce a rate increase on the Choice Series and Traditions Gold, effective **September 7, 2017**. See grids below for new rates (rates not indicated are not being adjusted).

All contracts issued **September 7, 2017** and after will receive the new rates as outlined below. There will be no rate adjustments made to previously issued contracts. **Please see section below regarding additional rate changes to these products effective September 14, 2017.**



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Choice 10		MVA RIDER		NO MVA RIDER	
		CURRENT RATES	NEW RATES	CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	2.00%	2.10%	1.90%	2.00%
	Annual PTP - cap	5.00%	5.25%	4.50%	4.75%
	Annual PTP - PR	47%	52%	42%	47%

Choice 8		MVA RIDER		NO MVA RIDER	
		CURRENT RATES	NEW RATES	CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.90%	2.00%	1.80%	1.90%
	Annual PTP - cap	4.75%	5.00%	4.50%	4.75%
	Annual PTP - PR	45%	50%	40%	45%

Choice 6		MVA RIDER		NO MVA RIDER	
		CURRENT RATES	NEW RATES	CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.80%	1.90%	1.70%	1.80%
	Annual PTP - cap	4.50%	4.75%	4.25%	4.50%
	Annual PTP - PR	40%	45%	35%	40%

Traditions Gold		CURRENT RATE	NEW RATE
INTEREST CREDITING METHOD	Annual PTP - PR	37%	42%



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New Choice Series Option for CT, DE, DC, FL, ND and SD

Market Value Adjustment (MVA) Rider with 5% Penalty-Free Withdrawal

Effective immediately, a new option with an MVA Rider is available on the Choice 6, Choice 8 and Choice 10 products. This option also includes a 5% Penalty-Free Withdrawal. Interest rates may be higher for contracts with the MVA Rider selected.

Please note: The 10% Penalty-Free Withdrawal with no MVA is still available. An election must be made at time of issue for MVA or Non-MVA option.

New Choice Series disclosures (#1155-D-6, #1155-D-8 and #1155-D-10 dated 9.5.17) are required.

[Click Here to View Choice Series Rates and Access Brochures](#)

New Fixed Annuity and Income Rider for DE, FL and MT

Effectively immediately, American Equity is happy to announce the addition of a new fixed annuity product series as well as an optional Rider.

The **RateShield Series** offers three options with competitive rates, and a 7 or 10 year surrender charge schedule. The **IncomeShield** is an optional Rider available for the RateShield Series, and offers 8.5% simple interest IAV Rate.

RateShield 7, 10 and 10+

- \$5,000 Minimum Initial Premium
- Fixed rates with Optional Market Value Adjustment (MVA) (MVA not available in FL)
 - MVA option provides higher rates
- 10% Free Withdrawal after the first contract year
- 5% Premium Bonus Vesting over a 10-year period on the RateShield 10+

IncomeShield - Optional Rider Available for RateShield Series Only

- Guaranteed Lifetime Income
- 8.5% Simple Interest IAV Rate
- 20 Year Accumulation Period
- 1% Annual Fee deducted from Contract Value

[Click Here to View New Product Rates and Access Brochures](#)

****Product Training is required before writing an annuity application****



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EFFECTIVE SEPTEMBER 14, 2017:

Rate Adjustment

Rates will be adjusted on the Traditions Gold, Bonus Gold, Retirement Gold, Foundation Gold, Advantage Gold, Benefit Gold, California Gold and Choice Series effective **September 14, 2017**. See grids below for new rates (rates not indicated are not being adjusted).

To receive current rates, original applications along with cash or 1035/Direct Transfer paperwork must be received in our office by **4:45PM CT on Wednesday, September 13, 2017**. Transfer funds must be received in our office by **1:00PM CT on Friday, October 27**. Transfer funds received after **1:00PM CT on Friday, October 27** will receive the new rates indicated below. **NO EXCEPTIONS!**

Please note: After one year, rates can change and contracts issued after September 13, 2017 will renew with other contracts issued during that same timeframe.

Traditions Gold		CURRENT RATE	NEW RATE
INTEREST CREDITING METHOD	Monthly Pt to Pt w/Cap	1.80%	1.60%

Bonus Gold		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Monthly Pt to Pt w/Cap Volatility Control Index w/Spread	1.40% 3.25%	1.20% 3.75%

Retirement Gold, Foundation Gold, Advantage Gold Benefit Gold, California Gold		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Monthly Pt to Pt w/Cap Volatility Control Index w/Spread	1.20% 3.50%	1.00% 4.00%



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		CURRENT RATE	NEW RATE	CURRENT RATE	NEW RATE
INTEREST CREDITING METHOD	Monthly Pt to Pt w/Cap	1.90%	1.80%	1.80%	1.70%

Choice 8		MVA RIDER		NO MVA RIDER	
		CURRENT RATE	NEW RATE	CURRENT RATE	NEW RATE
INTEREST CREDITING METHOD	Monthly Pt to Pt w/Cap	1.80%	1.70%	1.70%	1.60%

Choice 6		MVA RIDER		NO MVA RIDER	
		CURRENT RATE	NEW RATE	CURRENT RATE	NEW RATE
INTEREST CREDITING METHOD	Monthly Pt to Pt w/Cap	1.70%	1.60%	1.60%	1.50%

Use **ReadyApp**, American Equity's E-application service, to submit your next piece of business. ReadyApp is compatible with all devices, up-to-date on current forms and can help streamline your application submission. [Click Here](#) to get started!

We appreciate your business. For more information or to order supplies, please visit our website or call the Marketing Department at 888-647-1371.

Annuities and Riders issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, INDEX-6-07, ICC13 IDX7, CA16 IDX11, ICC14 IDX8, ICC11 IDX4, ICC16 FXD-2, ICC16 FXD-3, ICC14 R-LIBR, ICC16 R-LIBR-FS, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP, ICC16 R-MVA, ICC17 R-MVA, and state variations thereof. Availability may vary by state.



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