

FIELD UPDATE



DATE: August 22, 2017
TO: American Equity NMOs and CT Agents
FROM: Jessica Kilker, Vice President – Marketing Services
RE: New Products Announcement

New Products Now Available in Connecticut

American Equity is pleased to announce new fixed index annuity products and income rider option. We are also expanding our RateShield fixed annuity line, with a new product featuring a lifetime income rider option. Plus, for higher rates, an optional Market Value Adjustment (MVA) is available on all RateShield products.

Fixed Index Annuity Products

Foundation Gold

- 7% premium bonus on all premiums received in first contract year, vesting over a 10 year period
- 5% penalty-free withdrawal after first contract year (cumulative withdrawal option available)
- 10 year surrender charge period
- Optional Lifetime Income Benefit Rider

[Foundation Gold Brochure](#)

Benefit Gold

- 5% premium bonus on all premiums received in first contract year
- 10% penalty-free withdrawal after first contract year
- 10 year surrender charge period
- Optional Lifetime Income Benefit Rider

[Benefit Gold Brochure](#)

Additional Income Rider Benefit Option

Lifetime Income Benefit Rider with Wellbeing Benefit

- 5% income account value rate
- 150%-200% enhanced lifetime income benefit withdrawal, if eligibility requirements are met
- Up to 5 year enhanced lifetime income benefit period
- Issue age 50+
- Available on: Traditions Gold, Benefit Gold, Foundation Gold

[Income Rider Profile](#)



life.american-equity.com

Call us at **888-647-1371**

6000 Westown Pkwy, West Des Moines, IA 50266

For Agent Information Only. Not for use in solicitation or advertising to the public.

FIELD UPDATE



Fixed Annuity Product

RateShield 10+

- 5% premium bonus vesting over a 10 year period
- \$10,000 minimum initial premium
- Fixed rates with optional MVA
 - MVA option provides higher rates
- 10% free withdrawal after the first contract year
- Optional income rider – IncomeShield
 - Guaranteed lifetime income
 - 8.5% simple interest IAV Rate
 - 20 year accumulation Period
 - 1% annual fee deducted from Contract Value

[RateShield 10+ Brochure](#)

[IncomeShield Rider Brochure](#)

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

Please visit our website at life.american-equity.com or call Marketing at 888-647-1371 for more details and to order supplies.

Annuities and Rider issued under form series ICC11 IDX3, 11 IDX4, ICC13 IDX7, ICC16 BASE-FXD-B, ICC16 FXD-3-10, ICC16 R-MVA, ICC16 R-LIBR-FS, and ICC17 R-LIBR-W-FCP.



life.american-equity.com

Call us at **888-647-1371**

6000 Westown Pkwy, West Des Moines, IA 50266

For Agent Information Only. Not for use in solicitation or advertising to the public.