

EstateShield 10

Effective: 07/21/21

(Rates Subject to Change)

Features

- Free Withdrawal
 - Up to 10% annually of total premiums paid, starting year two
 - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days¹
- Enhanced Benefit Rider²
- Market Value Adjustment Rider (MVA)³
- No Surrender Charges at death
- Issue Age: 40-75

Interest Rates

	PR	CAP
BofA Destinations Index™ Annual Pt to Pt w/ PR	50%	-
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	70%	-
CS Tech Edge Annual Pt to Pt w/ PR	50%	-
CS Tech Edge 2-Year Pt to Pt w/ PR	70%	-
SG Global Sentiment Annual Pt to Pt w/ PR	50%	-
SG Global Sentiment 2-Year Pt to Pt w/ PR	70%	-
S&P 500® Dividend Aristocrats® ER Annual Pt to Pt w/ Cap	-	2.50%
S&P 500® Dividend Aristocrats® ER 2-Year Pt to Pt w/ Cap	-	5.50%
S&P 500® Annual Pt to Pt w/ Cap	-	1.75%
S&P 500® 2-Year Pt to Pt w/ Cap	-	4.00%
S&P 500® Monthly Pt to Pt w/ Cap	-	1.20% ⁴

Current Fixed Value Rate 1.10%⁵

Schedule

Surrender Charges (10 Years)	9, 2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
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PR = Participation Rate ER = Excess Return MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

Premium

Minimum Premium: \$5,000
 Maximum Premium: 40-69: \$1,500,000
 70-75: \$1,000,000

Minimum Rates

MGIR: Currently 1%⁶
 MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR

Annuity contract and Riders issued under form series ICC21 BASE-IDX-MSP, ICC20 MSP-10, 21 MSP-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, 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 Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details.

³ MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

⁴ Monthly Cap.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

⁶ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

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Lifetime Income Benefit Rider (LIBR) Profile

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LIBR with Wellbeing Benefit and Enhanced Death Benefit

- BAV Bonus percentage is 25%
- BAV multiplier is 150%
- BAV will grow for the life of the contract
- Income Payments may begin 10 years after Contract Issue
- 10 Year Enhanced Income Waiting Period
- 200% – Enhanced Income Payment Factor for Single Life
- 150% – Enhanced Income Payment Factor for Joint Life
- Up to 5 Year Enhanced LIB Period
- Enhanced Death Benefit option based on BAV

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and EstateShield 10 Sales Brochure, form #01SB1167-10.

BAV = Benefits Account Value

Rider issued under form series ICC21 R-LIBR-W-BAV and state variations thereof. Availability may vary by state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as BAV multiplier, may change prior to issue. BAV only used to calculate income payments and/or the enhanced death benefit amount.

Not part of the contract value or available for partial withdrawal or in a lump sum.

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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Lifetime Income Benefit Rider (LIBR) Profile

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American Equity Investment Life Insurance Company®
6000 Westown Pkwy, West Des Moines, IA 50266

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