

AssetShield 5

Effective: 08/16/23

(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 Rider² for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)³
- No Surrender Charges at death
- Issue Age: 18-85

Interest Rates						
	PR	CAP	RR	RIRR	RIRR w/PRR	PRR
BlackRock [®] Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	125%	-	-	30%	45%	180% (1.50% Fee)
BofA Destinations Index [™] Annual Pt to Pt w/ PR	110%	-	-	30%	45%	210% (1.50% Fee)
CS Tech Edge Annual Pt to Pt w/ PR	115%	-	-	30%	45%	215% (1.50% Fee)
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	145%	-	-	25%	40%	230% (1.50% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	110%	-	-	30%	45%	210% (1.50% Fee)
S&P 500 [®] Annual Pt to Pt w/ PR	24%	-	-	10%	10%	38% (1.50% Fee)
S&P 500 [®] Annual Pt to Pt w/ Cap	-	7.75%	-	1.00%	1.50%	12% (1.50% Fee)
S&P 500 [®] Monthly Pt to Pt w/ Cap	-	2.30% ⁴	-	0.50%	1.00%	3.10% (1.50% Fee)
S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.10%	-	-	1.20% (1.50% Fee)
Current Fixed Value Rate 3.35% ⁵						

Premium	
Minimum Premium:	\$5,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000

Minimum Rates	
MGSV-MGIR:	Currently 2.95% ⁶
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).

Schedule	
Surrender Charges (5 Years)	9.2, 9, 8, 7, 6, 0%

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

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, ICC22 IDX-10-5, ICC20 E-PTP-C, ICC20 E-MPTP-C, ICC20 E-PTP-PR, ICC18 E-MPTP-A (+Patent Pending), ICC16 R-MVA, ICC18 R-WSC, ICC20 R-ERR, 21 R-ERR 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 MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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

www.american-equity.com • Call us at 888-647-1371