

# AssetShield™ 10

Effective: 01/01/24

(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 days<sup>1</sup>
- Enhanced Benefit Rider for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)<sup>2</sup>
- No Surrender Charges at death
- Issue Age: 18-80

### Interest Rates

	PR	CAP	RR	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	140%	-	-	40%	60%	200% (1.50% Fee)
BlackRock® Adaptive US Equity 7% Index 2-Year Pt to Pt w/ PR	205%	-	-	60%	90%	295% (3.00% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	180%	-	-	40%	60%	255% (1.50% Fee)
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	265%	-	-	55%	85%	390% (3.00% Fee)
UBS Tech Edge Annual Pt to Pt w/ PR	185%	-	-	40%	60%	270% (1.50% Fee)
UBS Tech Edge 2-Year Pt to Pt w/ PR	280%	-	-	60%	90%	410% (3.00% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	185%	-	-	35%	55%	270% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	260%	-	-	60%	90%	385% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	175%	-	-	40%	60%	260% (1.50% Fee)
SG Global Sentiment 2-Year Pt to Pt w/ PR	255%	-	-	60%	90%	375% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	40%	-	-	10%	15%	60% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	8.50%	-	1.00%	2.00%	10.50% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.60% <sup>3</sup>	-	0.50%	1.00%	3.70% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)
Current Fixed Value Rate 4.00% <sup>4</sup>						

### 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%<sup>5</sup>

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

<b>Surrender Charges (10 Years)</b>	9, 2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
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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-10-10, ICC20 E-PTP-C, ICC20 E-MPTP-C, ICC20 E-PTP-PR, ICC18 E-MPTP-A ("Patent Pending"), ICC18 R-WSC, ICC20 R-EBR, ICC16 R-MVA, ICC20 R-ERR, 21 R-ERR and state variations thereof. Availability may vary by state. Please see form 01F025 State Approval Chart.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>3</sup> Monthly Cap. <sup>4</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>5</sup> 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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