

AssetShield™ 5

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 days¹
- Enhanced Benefit Rider for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)²
- 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	165%	-	-	30%	45%	215% (1.50% Fee)
UBS Tech Edge Annual Pt to Pt w/ PR	170%	-	-	30%	45%	220% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	170%	-	-	25%	40%	235% (1.50% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	160%	-	-	30%	45%	215% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ PR	30%	-	-	10%	10%	45% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	6.50%	-	1.00%	1.50%	8.50% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	2.40% ³	-	0.50%	1.00%	3.30% (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% ⁴						

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 3.00%⁵

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%
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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-10-5, 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-EBR, 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 MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Monthly Cap. ⁴ Fixed Value Minimum Guaranteed Interest Rate is 0.50%. ⁵ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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