AssetShield™ BONUS 9

For use in California only.

Effective: 01/19/24

(Rates Subject to Change)

5% Premium Bonus on all first year Premiums

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[1]
- Market Value Adjustment Rider (MVA)[2]
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates

	PR	CAP	RIRR	RIRR w/PRR	PRR
BlackRock® Adaptive US Equity 7% Index Annual Pt to Pt w/ PR	105%	-	40%	60%	165% (1.50% Fee)
BlackRock® Adaptive US Equity 7% Index 2-Year Pt to Pt w/ PR	150%	-	60%	90%	240% (3.00% Fee)
BofA Destinations Index™ Annual Pt to Pt w/ PR	130%	-	40%	60%	215% (1.50% Fee)
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	190%	-	55%	85%	315% (3.00% Fee)
UBS Tech Edge Annual Pt to Pt w/ PR	130%	-	40%	60%	220% (1.50% Fee)
UBS Tech Edge 2-Year Pt to Pt w/ PR	200%	-	60%	90%	335% (3.00% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	130%	-	35%	55%	220% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	185%	-	60%	90%	310% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	125%	-	40%	60%	210% (1.50% Fee)
SG Global Sentiment 2-Year Pt to Pt w/ PR	185%	-	60%	90%	305% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	30%	-	10%	15%	50% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	-	6.00%	1.00%	2.00%	8.00% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	-	1.90%[3]	0.50%	1.00%	3.00% (1.50% Fee)
Current Fixed Value Rate 3.00%[4]					

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%[5]

MGSV: 91% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule

Surrender Charges (9 Years)	7.35, 7.35, 7.25, 6.20, 5.10, 3.95, 2.75, 1.55, 0.80, 0.00%
Bonus Vesting Schedule (9 Years)	0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 85%, 100%

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 CA22 BASE-IDX-B, 22 IDX-11-9, 20 E-PTP-C, 20 E-PTP-PR, 20 E-MPTP-C, CA19 R-MVA-B-9, CA21 R-ERR and 18 R-WSC-B.

[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.

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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