

Lifetime Income Benefit Rider Profile

For use with IncomeShield Series California Only

Effective: 03/09/23

(Rates Subject to Change)

3 LIFETIME INCOME BENEFIT OPTIONS

Option 1	Option 2	Option 3
No-Fee Lifetime Income Benefit Rider	Lifetime Income Benefit Rider	Lifetime Income Benefit Rider
Available for issue ages 40-80	Available for issue ages 40-80	Available for issue ages 40-80
<ul style="list-style-type: none">• IAV Rate is 4.0% Compound Interest• Accumulation Period is 15 years• Income Payments may begin 30 days after Contract Issue• The minimum payout election age is 50	<ul style="list-style-type: none">• IAV Rate is 8.25% Simple Interest• 1.1% Annual Fee based on IAV, deducted from Contract Value• Accumulation Period is 7 years• Income Payments may begin 1 year after Contract Issue• The minimum payout election age is 50	<ul style="list-style-type: none">• IAV Rate is 7.0% Compound Interest for 10 years• Years 11-15 guaranteed to never be lower than 4.0% Compound Interest• 1.1% Annual Fee based on IAV, deducted from Contract Value• Accumulation Period is 15 years• Income Payments may begin 1 year after Contract Issue• The minimum payout election age is 50

Interest Rates available on the IncomeShield Series may be higher for contracts that do not elect a Lifetime Income Benefit Rider.

IAV = Income Account Value

The one who works for you!®



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Payment Options

Age	Fee	Fee Joint	No Fee	No Fee Joint
50	4.54%	3.97%	3.52%	2.95%
51	4.66%	4.08%	3.62%	3.04%
52	4.79%	4.22%	3.72%	3.15%
53	4.93%	4.36%	3.82%	3.25%
54	5.06%	4.48%	3.92%	3.35%
55	5.19%	4.62%	4.03%	3.45%
56	5.33%	4.76%	4.13%	3.56%
57	5.48%	4.91%	4.24%	3.67%
58	5.62%	5.05%	4.36%	3.79%
59	5.74%	5.17%	4.46%	3.89%

Age	Fee	Fee Joint	No Fee	No Fee Joint
60	5.89%	5.32%	4.58%	4.00%
61	6.04%	5.47%	4.69%	4.12%
62	6.17%	5.59%	4.79%	4.22%
63	6.31%	5.74%	4.91%	4.34%
64	6.46%	5.89%	5.02%	4.45%
65	6.60%	6.03%	5.13%	4.55%
66	6.74%	6.17%	5.23%	4.66%
67	6.86%	6.29%	5.33%	4.76%
68	7.00%	6.43%	5.43%	4.86%
69	7.14%	6.57%	5.54%	4.96%

Age	Fee	Fee Joint	No Fee	No Fee Joint
70	7.25%	6.68%	5.63%	5.06%
71	7.37%	6.80%	5.72%	5.15%
72	7.48%	6.91%	5.81%	5.24%
73	7.61%	7.04%	5.90%	5.33%
74	7.72%	7.15%	5.99%	5.42%
75	7.85%	7.28%	6.09%	5.51%
76	7.94%	7.37%	6.17%	5.59%
77	8.04%	7.47%	6.25%	5.67%
78	8.16%	7.58%	6.33%	5.75%
79	8.25%	7.68%	6.41%	5.83%
80+	8.35%	7.78%	6.49%	5.91%

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

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions form #01F1157-CA, IncomeShield 7 Sales Brochure, form #01SB1164-7-CA and IncomeShield 9 Sales Brochure, form #01SB1164-9-CA.

Annuity contract and riders issued under form series CA17 BASE-IDX, CA17 BASE-IDX-B, 17 IDX-10-7, 17 IDX-11-9, 20 R-LIBR-FSP, 20 R-LIBR-FCP.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Claims paying ability based on the financial strength of American Equity.

See brochure and disclosure for details.



American Equity Investment Life Insurance Company®
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