

IncomeShield 10

Effective: 10/16/19

(Rates Subject to Change)

7% Premium Bonus' on all 1st year Premiums

Additional 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 days²
- Nursing Care Rider and Terminal Illness Rider³ for Owners under age 75 at issue
- Market Value Adjustment Rider (MVA)⁴
- Optional Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates - without LIBR

	Cap	PR
S&P 500 [®] Annual Pt to Pt w/ Cap	1.25%	-
S&P 500 Monthly Pt to Pt w/ Cap	0.80% ⁵	-
S&P 500 Annual Pt to Pt w/ PR	-	14%
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	1.75%	-
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	37%
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	53%
Current Fixed Value Rate 0.85% ⁶		

Interest Rates - with LIBR

	Cap	PR
S&P 500 Annual Pt to Pt w/ Cap	1.25%	-
S&P 500 Monthly Pt to Pt w/ Cap	0.70% ⁵	-
S&P 500 Annual Pt to Pt w/ PR	-	12%
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	1.50%	-
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	33%
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	47%
Current Fixed Value Rate 0.75% ⁶		

Premium

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

Minimum Rates

MGIR: Currently 1.75%⁷
 MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR

Schedule(s)

Surrender Charges (10 Years)	9.1, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Bonus Vesting (10 Years)	0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

Annuity and Rider issued under form series ICC17 BASE-IDX-B, ICC17 IDX-11-10, ICC19 E-MPTP, ICC19 E-PTPC, ICC19 E-PTPR, ICC16 R-MVA, and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

¹ Bonus Vesting Schedule Applies. ² Benefit not guaranteed and subject to change. ³ Riders issued under Form Series ICC19 R-NCR and ICC19 R-TIR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details. ⁴ MVA applies to Free Withdrawal that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

⁵ Monthly Cap. ⁶ Fixed Value Minimum Guaranteed Interest Rate is 0.50%. ⁷ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate ER = Excess Return

The one who works for you![®]



**AMERICAN
EQUITY[™]**

Optional Lifetime Income Benefit Rider (LIBR) Profile

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(Rates Subject to Change)

<p>No-Fee LIBR Available for issue ages 50-80</p>	<ul style="list-style-type: none"> • IAV Rate¹ is 4.0% Compound Interest • Accumulation Period is 15 years • Income Payments may begin 30 days after Contract Issue
<p>LIBR Available for issue ages 50-80</p>	<ul style="list-style-type: none"> • IAV Rate¹ is 7.25% Simple Interest • 1.10% Annual Fee from Contract Value • Accumulation Period is 7 years • Income Payments may begin 1 year after Contract Issue
<p>LIBR Available for issue ages 50-80</p>	<ul style="list-style-type: none"> • IAV Rate¹ is 6.0% Compound Interest for 10 years • Years 11-15 Guaranteed to never be lower than 3.0% Compound Interest • 1.10% Annual Fee from Contract Value • Accumulation Period is 15 years • Income Payments may begin 1 year after Contract Issue
<p>LIBR with Wellbeing Benefit Available for issue ages 50-80 Not available in DE</p>	<ul style="list-style-type: none"> • IAV Rate¹ is 7.25% Simple Interest • 1.20% Annual Fee from Contract Value • Accumulation Period is 7 years • Income Payments may begin 1 year after Contract Issue • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period
<p>LIBR with Wellbeing Benefit Available for issue ages 50-80 Not available in DE</p>	<ul style="list-style-type: none"> • IAV Rate¹ is 6.0% Compound Interest for 10 years • Years 11-15 Guaranteed to never be lower than 3.0% Compound Interest • 1.20% Annual Fee from Contract Value • Accumulation Period is 15 years • Income Payments may begin 1 year after Contract Issue • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period

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

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and IncomeShield 10 Sales Brochure, form #01SB1164-10.

IAV = Income Account Value

Riders issued under form series ICC17 R-LIBR-FSP, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FSP and ICC17 R-LIBR-W-FCP and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

¹ 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. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply. 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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