

# IncomeShield 7

Effective: 10/16/19

(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>
- Nursing Care Rider and Terminal Illness Rider<sup>2</sup> for Owners under age 75 at issue
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 50-80

Interest Rates		
	Cap	PR
S&P 500 <sup>®</sup> Annual Pt to Pt w/ Cap	2.50%	-
S&P 500 Annual Pt to Pt w/ PR	-	22%
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	4.00%	-
S&P 500 <sup>®</sup> Dividend Aristocrats <sup>®</sup> Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	65%
Current Fixed Value Rate 1.45% <sup>4</sup>		

Premium
Minimum Premium: \$5,000
Maximum Premium: 50-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000

Minimum Rates
MGIR: Currently 1.75% <sup>5</sup>
MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR

Schedule	
Surrender Charges (7 Years)	9.2, 9, 8, 7, 6, 4, 2, 0%

Annuity and Rider issued under form series ICC17 BASE-IDX, ICC17 IDX-10-7, 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.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> 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. <sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>4</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>5</sup> 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

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# Lifetime Income Benefit Rider (LIBR) Profile

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(Rates Subject to Change)

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

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 7 Sales Brochure, form #01SB1164-7.

IAV = Income Account Value

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

<sup>1</sup> 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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