CHOICE OF INTEREST CREDITING STRATEGIES

AssetShield offers a combination of allocation options for crediting strategies to further diversify how interest is credited to your contract.

PARTICIPATION RATE

CAP RATE

1-year or 2-year point to point options on all indices

Multiple one-year options on all indices

Choice of interest rate

Lock in added growth potential with increased participation, cap and replacement rates. In exchange for a set annual fee, magnify growth potential on any crediting strategy. This can be applied to a mix of options for further diversification.

YOUR RETIREMENT. YOUR CHOICES.

When it comes to preparing for retirement, you want to ensure your hard-earned dollars will be there when you need them. With an AssetShield fixed index annuity, protect your money from losses due to index volatility and you choose how your money works for you to provide protected growth.

Choice of diversified indices

As a retirement insurance product, a fixed index annuity is not directly invested in any index and there is no risk associated with traditional direct stock ownership or market investment. The AssetShield offers protected growth potential through interest credited to your contract based, in part, on index increases. You choose where your money works for you through a selection of index options tracking global, domestic and market-sector indices.

| S&P 500 Index SPX | Leading industry bench marks captures approximately 80% of market capitalization. |
|--|--|
| S&P Dividend Aristocrats Daily Risk Control 5% Excess Return SPXD5UE | Elite industry leaders with at least 25 years of consecutive growth. |
| BofA Destinations Index™ BOAFDST5 | A multi-asset index developed in exclusive collaboration with Bank of America. |
| SG Global Sentiment Index SGIXSENT | Global multi-assset index using 6 cross asset capital market indicators tracking domestic, European and Asian markets. |
| Credit Suisse Tech Edge Index CSEATEDG | Excess return index combines four U.S tech-and biotech ETFs and two fixed income components. It utilizes a cutting-edge volatility control mechanism to identify changing market conditions. |

AssetShield is American Equity's flagship accumulation fixed index annuity. It is designed to provide you multiple ways to grow and protect your assets, while providing principal protection, tax-deferred growth potential,* and ongoing access through liquidity features.



888-647-1371 www.American-Equity.com

*Assumes contract is individually owned.

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Give yourself the opportunity to choose how your money works for your retirement with an AssetShield fixed index annuity. As your plans may evolve, AssetShield offers the ability to adapt your accumulation-focus to your long-term financial goals.





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