

GuaranteeShield Series

Effective: 11/15/23

(Rates Subject to Change)

Features

- Free Withdrawals
 - Up to 10% of Contract Value annually, starting year two (RMD Friendly)
- Enhanced Benefit Rider¹ (Not available in CA)
- Market Value Adjustment Rider (MVA)²
- No Surrender Charges at death
- Issue Ages 18-85

Interest Rates	
GuaranteeShield 3	
Premium	3-Year
\$10,000.00 – \$99,999.00	5.10%
\$99,999.01 – \$249,999.00	5.35%
\$249,999.01 +	5.45%

Interest Rates	
GuaranteeShield 5	
Premium	5-Year
\$10,000.00 – \$99,999.00	5.35%
\$99,999.01 – \$249,999.00	5.60%
\$249,999.01 +	5.65%

Premium	
Minimum Premium:	Qualified \$10,000 Non-qualified \$10,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80-85: \$500,000

Schedule(s) ³	
GuaranteeShield 3	
Surrender Charges (3 Years)	9, 8, 7, 0%
CA Surrender Charges (3 Years)	8.30, 8.25, 7.25, 0%
GuaranteeShield 5	
Surrender Charges (5 Years)	9, 8, 7, 6, 5, 0%
CA Surrender Charges (5 Years)	8.30, 8.25, 7.25, 6.25, 5.20, 0%

Minimum Rates	
MGSV-MGIR:	Currently 2.95% ⁴
MGSV:	90% of the single premium, minus any withdrawal proceeds, all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

MGSV = Minimum Guaranteed Surrender Value
MGIR = Minimum Guaranteed Interest Rate

Annuity contract and riders issued under form series ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5, ICC20 R-EBR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

¹ A no-fee Enhanced Benefit Rider is added to the annuity contract at the time of issue. See Waiver of Surrender Charge Riders brochure for more information.

² Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ End of Guarantee Period continuation options are available at the end of the surrender charge schedule and may vary by state. See sales brochure and disclosure for details.

⁴ 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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