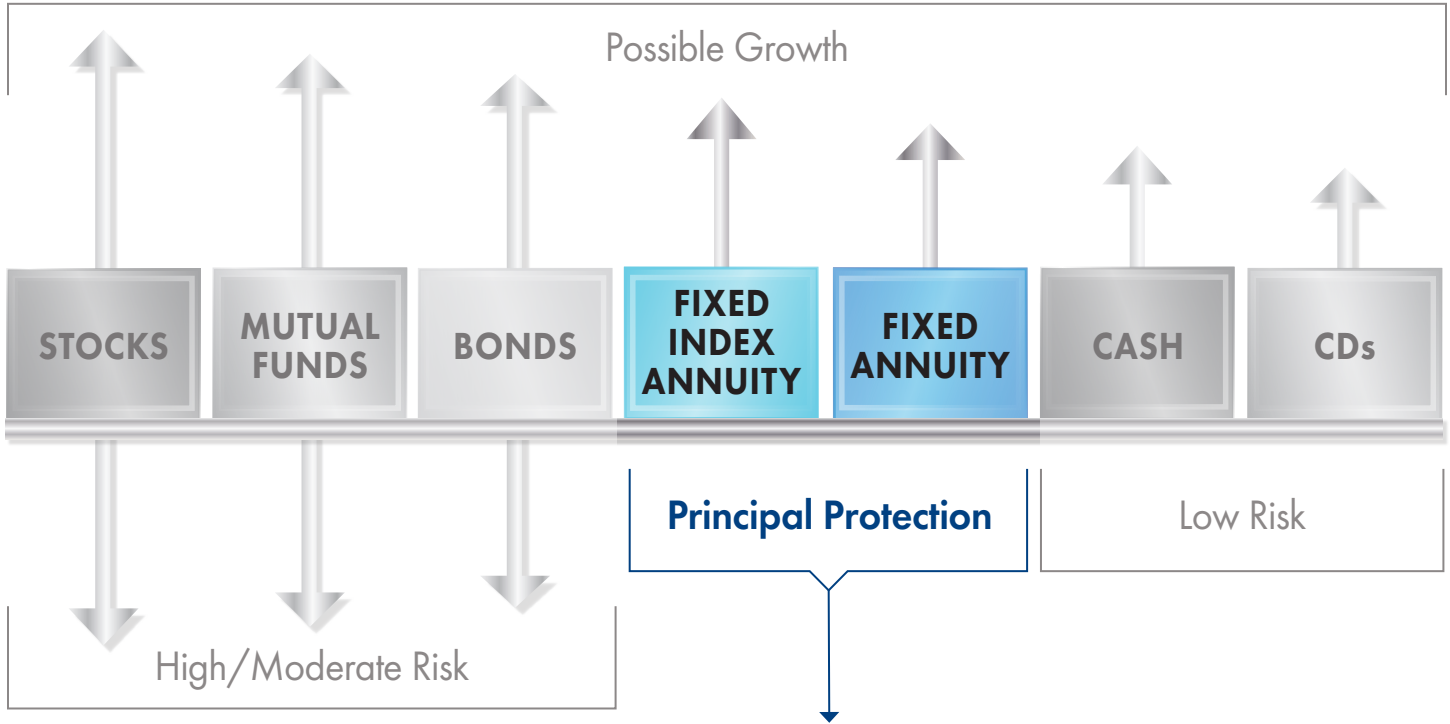




A Balance of Protection & Growth

Understanding your risk tolerance can be helpful as you balance your long-term finances with your retirement goals and objectives.



BalanceShield 10 Provides Balance to Your Retirement Plan



For those wanting the principal protection and long-term accumulation opportunities of a fixed index annuity but enjoy the guaranteed interest credits of a fixed annuity, **BalanceShield 10** offers a balance between classic fixed index annuity benefits and an initial Floor¹ guarantee.

Annuity Benefit	Fixed Index Annuity	Fixed Annuity	BalanceShield 10 Fixed Index Annuity
Principal Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tax Deferral	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Guaranteed Growth	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Index-linked Interest Crediting	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>



¹Initial Floor is 1% and is set for the withdrawal charge period. Guaranteed minimum Floor will never be less than 0%. Subject to change. Contracts will receive the declared Floor in effect on the date the contract is issued.

Annuity Contract and riders issued under form series ICC24 BASE-SP-IDX, ICC24 IDX-15-10, ICC24 E-BICS, ICC24 R-EBR and state variations thereof. Availability may vary by state.

Rates, withdrawal charge period, and strategy term period guarantees are set at issue and subject to change without notice.

Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money. There is no additional tax deferral benefit if you purchase the contract through a tax qualified plan, such as an IRA or Roth IRA, and you should only purchase the contract for its other benefits.

Earnings are taxable as ordinary income when distributed. Surrender charges may apply to excess withdrawals that exceed 10% annual Free Withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59½. Any information regarding taxation contained herein is based on our understanding of current tax law, which is subject to change and differing interpretations.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

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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