

Important update

DATE: Sept. 26, 2024

American Equity remains committed to providing you and our contract owners with products and processes that are competitive for the current marketplace. As such, we have some important updates to announce. These decisions allow us to focus on enhancing our other offerings while exploring new ways to bring value to you and your clients.

Removal of Select Indexes from Shield Suite Products and Removal of Rate Integrity Rider (RIR)

Please Note: Existing contracts with these indexes and strategies will **not** be impacted by these removals, and will continue to have these options available.

Effective Oct. 3, 2024, the following changes will be implemented:

Indexes/Strategies Being Removed	Products Impacted
<ul style="list-style-type: none"> BofA Destinations Index™ UBS Tech Edge Index SG Global Sentiment Index 	AssetShield Series AssetShield BONUS Series EstateShield Series IncomeShield Series
<ul style="list-style-type: none"> S&P 500® NeXt Monthly Point to Point with Replacement Rate 	AssetShield Series
<ul style="list-style-type: none"> Rate Integrity Rider 	AssetShield Series AssetShield BONUS Series

FlexShield Discontinuation

After careful consideration, we are discontinuing the sale of FlexShield 10, effective Oct. 3, 2024. All in-force FlexShield 10 contracts will continue to be serviced with the same level of support you have come to expect from American Equity, so you will not experience any disruption in maintenance of these contracts.

AssetShield 10 Surrender Charge Schedule

Kentucky and Mississippi will have an updated surrender charge schedule as of Oct. 3, 2024.

Year	1	2	3	4	5	6	7	8	9	10	11+
Percent	9.2%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

For clients to qualify for the current indexes/strategies/RIR, applications must be received by 5 p.m. (CT) **Oct. 2, 2024**. Applications received on or after **Oct. 3, 2024**, will not receive the previous indexes/strategies/RIR (as applicable). No exceptions.

For FlexShield 10 Discontinuation: Applications must be received no later than 5 p.m. (CT) **Oct. 2, 2024**. If policy is not issued within 90 days of signature date, it will be cancelled.

Paperless Delivery of 11-Month Summaries and Annual Statements

Starting Oct. 15, all 11-month summaries and annual statements will be moving to paperless delivery. That means you can access them at your convenience through MyPortal. If you haven't already, set up your account today to ensure you can access all the important documents and information you need to keep your business running smoothly. **Note: This change to paperless will not apply to your clients; they will still have the ability to receive paper summaries and statements.**

With these changes, we can continue to provide excellent, client-centered experiences while remaining current and competitive in the market. If you have any questions, please reach out.

Customer Excellence: 888-221-1234

Sales Support: 888-647-1371

As always, thank you for your partnership.



www.american-equity.com • Call us at 888-221-1234

01EBOP-PCD 09.26.24

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Annuity contract and riders issued under form series for AssetShield Series: ICC22 BASE-IDX, ICC22 IDX-10-10, ICC22 IDX-10-7, ICC22 IDX-10-5; AssetShield Bonus: ICC22 BASE-IDX-B, ICC22 IDX-11-10; IncomeShield Series: ICC22 BASE-IDX-B, ICC22 BASE-IDX, ICC22 IDX-11-10, ICC22 IDX-10-7; EstateShield: ICC21 BASE-IDX-MSP & ICC20 MSP-10 and State variations thereof. Availability and product may vary by state. For complete details please see product specific sales brochure(s) and disclosure(s). 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. This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as a fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Each client has specific needs that should be discussed with a qualified legal or tax advisor.