

IncomeShield™ 10

Effective: 10/31/24

(Rates Subject to Change)

10% Premium Bonus¹ on all first year Premiums Additional 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 days²
- Enhanced Benefit Rider for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)³
- Optional Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates - without LIBR		
	Cap	PR
BlackRock® Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	100%
BlackRock® Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	150%
S&P 500® Annual Pt to Pt w/ Cap	3.50%	-
S&P 500® Monthly Pt to Pt w/ Cap	1.35% ⁴	-
S&P 500® Annual Pt to Pt w/ PR	-	25%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	8.00%	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	90%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	130%
S&P 500® 2-Year Pt to Pt w/ Cap	7.50%	-
S&P 500® 2-Year Pt to Pt w/ PR	-	35%
Current Fixed Value Rate 2.10% ⁵		

Interest Rates - with LIBR		
	Cap	PR
BlackRock® Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	95%
BlackRock® Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	145%
S&P 500® Annual Pt to Pt w/ Cap	3.25%	-
S&P 500® Monthly Pt to Pt w/ Cap	1.30% ⁴	-
S&P 500® Annual Pt to Pt w/ PR	-	20%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	7.50%	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	85%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	125%
S&P 500® 2-Year Pt to Pt w/ Cap	7.00%	-
S&P 500® 2-Year Pt to Pt w/ PR	-	30%
Current Fixed Value Rate 2.00% ⁵		

Premium
Minimum Premium: \$5,000
Maximum Premium: 18-69: \$1,500,000
70-74: \$1,000,000
75-80: \$750,000

Minimum Rates
MGSV-MGIR: Currently 3.00% ⁶
MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule(s)	
Surrender Charges (10 Years)	9, 1, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Bonus Vesting (10 Years)	0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value
PR = Participation Rate ER = Excess Return

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INVESTMENT LIFE INSURANCE COMPANY®

Optional Lifetime Income Benefit Rider (LIBR) Profile

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All options below are available for issue ages 40-80

OPTION 1	No-Fee LIBR	<ul style="list-style-type: none"> • IAV Rate⁷ is 4.0% Compound Interest • Accumulation Period is 15 years • Income Payments may begin 30 days after Contract Issue • The minimum payout election age is 50
OPTION 2	LIBR	<ul style="list-style-type: none"> • IAV Rate⁷ is 8.25% Simple Interest • 1.10% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 7 years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50
OPTION 3	LIBR	<ul style="list-style-type: none"> • IAV Rate⁷ is 6.50% Compound Interest • 1.10% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 20 years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50
OPTION 4	LIBR with Wellbeing Benefit	<ul style="list-style-type: none"> • IAV Rate⁷ is 8.25% Simple Interest • 1.20% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 7 years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50 • Two Year Enhanced Income Waiting Period • 200% Enhanced Income Payment Factor for Single Life • 150% Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period
OPTION 5	LIBR with Wellbeing Benefit	<ul style="list-style-type: none"> • IAV Rate⁷ is 6.50% Compound Interest • 1.20% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 20 years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50 • Two Year Enhanced Income Waiting Period • 200% Enhanced Income Payment Factor for Single Life • 150% Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period

When the owner elects to begin receiving income payments, either a single life or joint life payout may be chosen.

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions (form #01F1164-LIBRFAQ) and IncomeShield 10 Sales Brochure (form #01SB1164-10).

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Optional Lifetime Income Benefit Rider (LIBR) Profile

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IAV = Income Account Value

Annuity Contract and Riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-W-FCP and state variations thereof. Availability may vary by state.

¹ Bonus Vesting Schedule Applies.

² Benefit not guaranteed and subject to change.

³ MVA applies to Free Withdrawal that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

⁴ Monthly Cap.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

⁶ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

⁷ 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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