

IncomeShield™ 9

For use in California only.

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
- Optional Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 18-80
- Market Value Adjustment Rider (MVA)³

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 (9 Years)	7.35, 7.35, 7.25, 6.20, 5.10, 3.95, 2.75, 1.55, 0.80, 0.00%
Bonus Vesting (9 Years)	0, 10, 20, 30, 40, 50, 60, 70, 85, 100%

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

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AMERICAN EQUITY
 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 Wellbeing⁸ 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 Wellbeing⁸ 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-CA) and IncomeShield 9 Sales Brochure (form #01SB1164-9-CA).

Important Disclosures Regarding Wellbeing Benefit

The Wellbeing Benefit provided under this rider is not intended to provide, and will never provide, long-term care insurance, nursing home insurance or home care insurance. If you are interested in long-term care or nursing home care insurance, you should consult with an insurance agent licensed to sell that insurance or visit the California Department of Insurance Internet Website (www.insurance.ca.gov) section regarding long-term care insurance.

The Wellbeing Benefit is not a substitute for and is not comparable to long-term care insurance. If you are replacing existing long-term care insurance with this Wellbeing Benefit, you should first discuss the intended replacement with your long-term care or economic advisor.

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IAV = Income Account Value

Annuity contract and Riders issued under form series CA22 BASE IDX-B, 22 IDX-11-9, 20 E-PTP-C, 20 E-PTP-PR, 20 E-MPTP-C, CA19 R-MVA-B-9, 20 R-LIBR-FCP, 20 R-LIBR-FSP, CA23 R-LIBR-W-FCP, CA23 R-LIBR-W-FSP.

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 Accumulation Period. Certain eligibility requirements and restrictions may apply.

⁸ The Wellbeing Benefit can only be activated one time after a two year waiting period. Contract owner must be unable to perform two of seven ADLs and requires annual certification by a qualified physician. See disclosure and Sales Brochure for additional details.

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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