

Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																				
Destinations 10 Annuity Issue Age 18-80	<table border="1"> <thead> <tr> <th>Destinations 10 Annuity</th> <th>PR</th> <th>RR</th> <th>RIRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Pt to Pt w/ PR</td> <td>82%</td> <td>-</td> <td>43%</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Pt to Pt w/ PR</td> <td>116%</td> <td>-</td> <td>61%</td> </tr> <tr> <td>S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate⁺</td> <td>-</td> <td>1.10%</td> <td>-</td> </tr> <tr> <td colspan="4" style="text-align: center;">Current Fixed Value Rate 1.90%⁵</td> </tr> </tbody> </table>	Destinations 10 Annuity	PR	RR	RIRR	BofA Destinations Index™ Annual Pt to Pt w/ PR	82%	-	43%	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	116%	-	61%	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	1.10%	-	Current Fixed Value Rate 1.90% ⁵				MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	Destinations 10: Surrender Charges (10 Years)⁸: 9, 20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Destinations 10 Annuity	PR	RR	RIRR																						
BofA Destinations Index™ Annual Pt to Pt w/ PR	82%	-	43%																						
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	116%	-	61%																						
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	1.10%	-																						
Current Fixed Value Rate 1.90% ⁵																									

The one who works for you!®



AMERICAN EQUITY™

Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																				
Destinations 9-CA Annuity Issue Age 18-80	<table border="1"> <thead> <tr> <th>Destinations 9 Annuity</th> <th>PR</th> <th>RR</th> <th>RIRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Pt to Pt w/ PR</td> <td>74%</td> <td>-</td> <td>36%</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Pt to Pt w/ PR</td> <td>106%</td> <td>-</td> <td>52%</td> </tr> <tr> <td>S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate⁺</td> <td>-</td> <td>0.90%</td> <td>-</td> </tr> <tr> <td colspan="4" style="text-align: center;">Current Fixed Value Rate 1.75%⁵</td> </tr> </tbody> </table>	Destinations 9 Annuity	PR	RR	RIRR	BofA Destinations Index™ Annual Pt to Pt w/ PR	74%	-	36%	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	106%	-	52%	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	0.90%	-	Current Fixed Value Rate 1.75% ⁵				MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	Destinations 9: Surrender Charges (9 Years)⁸: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Destinations 9 Annuity	PR	RR	RIRR																						
BofA Destinations Index™ Annual Pt to Pt w/ PR	74%	-	36%																						
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	106%	-	52%																						
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	0.90%	-																						
Current Fixed Value Rate 1.75% ⁵																									

The one who works for you![®]



AMERICAN EQUITY™

Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)				
AssetShield Series AssetShield 10 Issue Age 18-80 AssetShield 5 and 7 Issue Age 18-85	AssetShield 10					MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 10: Surrender Charges (10 Years)⁸: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% AssetShield 7: Surrender Charges (7 Years)⁸: 9.20, 9, 8, 7, 6, 4, 2, 0% AssetShield 5: Surrender Charges (5 Years)⁸: 9.20, 9, 8, 7, 6, 0%				
	Cap	PR	RR	RIRR									
	S&P 500 [®] Annual Pt to Pt w/ Cap	3.50%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	2.10% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	25%	-	10%								
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	90%	-	20%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	125%	-	30%								
	S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.30%	-								
	Current Fixed Value Rate 2.00% ⁵												
	AssetShield 7												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	3.25%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	2.00% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	23%	-	10%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	85%	-	10%								
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.20%	-								
	Current Fixed Value Rate 1.90% ⁵												
	AssetShield 5												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁶	-	-	0.50%								
S&P 500 Annual Pt to Pt w/ PR	-	21%	-	10%									
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	80%	-	10%									
S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.10%	-									
Current Fixed Value Rate 1.75% ⁵													

The one who works for you![®]



Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)				
AssetShield Series-CA AssetShield 9 Issue Age 18-80 AssetShield 5 and 7 Issue Age 18-85	AssetShield 9					MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 9: Surrender Charges (9 Years) ⁸ : 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1, 0% AssetShield 7: Surrender Charges (7 Years) ⁸ : 8.30, 8, 7, 6, 5, 4, 2, 0% AssetShield 5: Surrender Charges (5 Years) ⁸ : 8.30, 8, 7, 6, 5, 0%				
	Cap	PR	RR	RIRR									
	S&P 500 [®] Annual Pt to Pt w/ Cap	3.25%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	23%	-	10%								
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	85%	-	20%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	115%	-	30%								
	S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.10%	-								
	Current Fixed Value Rate 1.85% ⁵												
	AssetShield 7												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	21%	-	10%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	78%	-	10%								
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.00%	-								
	Current Fixed Value Rate 1.75% ⁵												
	AssetShield 5												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-	0.50%								
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	10%									
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	72%	-	10%									
S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.90%	-									
Current Fixed Value Rate 1.60% ⁵													

The one who works for you![®]



Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																					
IncomeShield Series 7% Premium Bonus⁷ on all 1st year Premiums for IncomeShield 10 IncomeShield 10 Issue Age 18-80 IncomeShield 7 Issue Age 50-80	IncomeShield 10 without LIBR <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®] Annual Pt to Pt w/ Cap</td> <td>1.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.50%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td>2.50%</td> <td>-</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>35%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td>-</td> <td>55%</td> </tr> </tbody> </table>		Cap	PR	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.50%	-	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	35%	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	55%	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	IncomeShield 10: Surrender Charges (10 Years)⁸: 9.10, 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% IncomeShield 7: Surrender Charges (7 Years)⁸: 9.20, 9, 8, 7, 6, 4, 2, 0%
		Cap	PR																							
	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-																							
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-																							
	S&P 500 Annual Pt to Pt w/ PR	-	10%																							
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.50%	-																							
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	35%																							
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	55%																							
	Current Fixed Value Rate 1.10% ⁵																									
	IncomeShield 10 with LIBR <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>1.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.40%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td>2.25%</td> <td>-</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>30%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td>-</td> <td>45%</td> </tr> </tbody> </table>		Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	1.75%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	-	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	30%	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	45%				
	Cap	PR																								
S&P 500 Annual Pt to Pt w/ Cap	1.75%	-																								
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-																								
S&P 500 Annual Pt to Pt w/ PR	-	10%																								
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	-																								
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	30%																								
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	45%																								
Current Fixed Value Rate 1.00% ⁵																										
IncomeShield 7 <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>2.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td>4.50%</td> <td>-</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>60%</td> </tr> </tbody> </table>		Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	4.50%	-	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	60%											
	Cap	PR																								
S&P 500 Annual Pt to Pt w/ Cap	2.75%	-																								
S&P 500 Annual Pt to Pt w/ PR	-	10%																								
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	4.50%	-																								
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	60%																								
Current Fixed Value Rate 1.70% ⁵																										

The one who works for you![®]



Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																																																					
<p>IncomeShield Series - CA</p> <p>7%</p> <p>Premium Bonus⁷ on all 1st year Premiums for IncomeShield 9</p> <p>IncomeShield 9 Issue Age 18-80</p> <p>IncomeShield 7 Issue Age 50-80</p>	<table border="1"> <thead> <tr> <th>IncomeShield 9 without LIBR</th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®] Annual Pt to Pt w/ Cap</td> <td>1.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.50%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>2.50%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>35%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>35%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>55%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>55%</td> </tr> <tr> <td>5% ER Index 2-year Pt to Pt w/ PR</td> <td>-</td> <td>55%</td> </tr> <tr> <td colspan="3">Current Fixed Value Rate 1.10%⁵</td> </tr> </tbody> </table>	IncomeShield 9 without LIBR	Cap	PR	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	2.50%	-	5% ER Index Annual Pt to Pt w/ Cap	-	35%	S&P 500 Dividend Aristocrats Daily Risk Control	-	35%	5% ER Index Annual Pt to Pt w/ PR	-	55%	S&P 500 Dividend Aristocrats Daily Risk Control	-	55%	5% ER Index 2-year Pt to Pt w/ PR	-	55%	Current Fixed Value Rate 1.10% ⁵			<p>MGIR: Currently 1%²</p> <p>MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR</p>	<p>Minimum Premium: \$5,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p>	<p>10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details</p>	<p>IncomeShield 9: Surrender Charges (9 Years)⁸: 7.65, 7.65, 7.25, 6.20, 5.10, 4.00, 2.80, 1.70, 0.80, 0%</p> <p>Bonus Vesting (9 Years): 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%</p> <p>IncomeShield 7: Surrender Charges (7 Years)⁸: 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.10, 0%</p>																				
	IncomeShield 9 without LIBR	Cap	PR																																																							
	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-																																																							
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-																																																							
	S&P 500 Annual Pt to Pt w/ PR	-	10%																																																							
	S&P 500 Dividend Aristocrats Daily Risk Control	2.50%	-																																																							
	5% ER Index Annual Pt to Pt w/ Cap	-	35%																																																							
	S&P 500 Dividend Aristocrats Daily Risk Control	-	35%																																																							
	5% ER Index Annual Pt to Pt w/ PR	-	55%																																																							
	S&P 500 Dividend Aristocrats Daily Risk Control	-	55%																																																							
	5% ER Index 2-year Pt to Pt w/ PR	-	55%																																																							
	Current Fixed Value Rate 1.10% ⁵																																																									
<table border="1"> <thead> <tr> <th>IncomeShield 9 with LIBR</th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>1.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.40%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>2.25%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>30%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>30%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>45%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>45%</td> </tr> <tr> <td>5% ER Index 2-year Pt to Pt w/ PR</td> <td>-</td> <td>45%</td> </tr> <tr> <td colspan="3">Current Fixed Value Rate 1.00%⁵</td> </tr> </tbody> </table>	IncomeShield 9 with LIBR	Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	1.75%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	2.25%	-	5% ER Index Annual Pt to Pt w/ Cap	-	30%	S&P 500 Dividend Aristocrats Daily Risk Control	-	30%	5% ER Index Annual Pt to Pt w/ PR	-	45%	S&P 500 Dividend Aristocrats Daily Risk Control	-	45%	5% ER Index 2-year Pt to Pt w/ PR	-	45%	Current Fixed Value Rate 1.00% ⁵			<table border="1"> <thead> <tr> <th>IncomeShield 7</th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>2.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>4.50%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>60%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>60%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>60%</td> </tr> <tr> <td colspan="3">Current Fixed Value Rate 1.70%⁵</td> </tr> </tbody> </table>	IncomeShield 7	Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	4.50%	-	5% ER Index Annual Pt to Pt w/ Cap	-	60%	S&P 500 Dividend Aristocrats Daily Risk Control	-	60%	5% ER Index Annual Pt to Pt w/ PR	-	60%	Current Fixed Value Rate 1.70% ⁵		
IncomeShield 9 with LIBR	Cap	PR																																																								
S&P 500 Annual Pt to Pt w/ Cap	1.75%	-																																																								
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-																																																								
S&P 500 Annual Pt to Pt w/ PR	-	10%																																																								
S&P 500 Dividend Aristocrats Daily Risk Control	2.25%	-																																																								
5% ER Index Annual Pt to Pt w/ Cap	-	30%																																																								
S&P 500 Dividend Aristocrats Daily Risk Control	-	30%																																																								
5% ER Index Annual Pt to Pt w/ PR	-	45%																																																								
S&P 500 Dividend Aristocrats Daily Risk Control	-	45%																																																								
5% ER Index 2-year Pt to Pt w/ PR	-	45%																																																								
Current Fixed Value Rate 1.00% ⁵																																																										
<table border="1"> <thead> <tr> <th>IncomeShield 7</th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>2.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>4.50%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>60%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>60%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>60%</td> </tr> <tr> <td colspan="3">Current Fixed Value Rate 1.70%⁵</td> </tr> </tbody> </table>	IncomeShield 7	Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	4.50%	-	5% ER Index Annual Pt to Pt w/ Cap	-	60%	S&P 500 Dividend Aristocrats Daily Risk Control	-	60%	5% ER Index Annual Pt to Pt w/ PR	-	60%	Current Fixed Value Rate 1.70% ⁵																																				
IncomeShield 7	Cap	PR																																																								
S&P 500 Annual Pt to Pt w/ Cap	2.75%	-																																																								
S&P 500 Annual Pt to Pt w/ PR	-	10%																																																								
S&P 500 Dividend Aristocrats Daily Risk Control	4.50%	-																																																								
5% ER Index Annual Pt to Pt w/ Cap	-	60%																																																								
S&P 500 Dividend Aristocrats Daily Risk Control	-	60%																																																								
5% ER Index Annual Pt to Pt w/ PR	-	60%																																																								
Current Fixed Value Rate 1.70% ⁵																																																										

The one who works for you![®]



Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Bonus Gold 10% Premium Bonus on all 1st year Premiums Issue Age 18-80 For FL: 18-64	S&P 500® Annual Monthly Avg w/ PR	-	14%	-	-	MGIR: Currently 1% ² MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 For FL: 18-64: \$1,500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (16 Years): 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	S&P 500 Annual Pt to Pt w/ PR	-	10%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.50%	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.75%	-				
	Current Fixed Value Rate 1.30% ⁵								
For IN Surrender Charges (16 Years): Issue Ages 77-80 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0%									

The one who works for you!®



AMERICAN EQUITY™

Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Retirement Gold 8% Premium Bonus ⁷ on all 1st year Premiums Issue Age 18-78	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	10% of Contract Value Annually, Starting Year 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years): 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% Bonus Vesting (14 Years): 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%
		-	12%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	10%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	1.50%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	5.25%	-				
	Current Fixed Value Rate 1.15% ⁵								
<p>For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78. Issue Ages 74-78: Surrender Charges (10 Years): 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Issue Ages 74-78: Bonus Vesting (10 Years): 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100%</p> <p>For FL: Issue Ages 18-64: Surrender Charges (10 Years): 12.50, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0% Issue Ages 18-64: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p> <p>For FL: Issue Ages 65-78: Surrender Charges (10 Years): 10, 10, 10, 9, 8, 7, 6, 5, 3.50, 2, 0% Issue Ages 65-78: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p>									

The one who works for you![®]



Indexed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Annuity Contracts and Riders issued under form series ICC17 BASE-IDX, ICC17 IDX-10-7, ICC17 BASE-IDX-B, 17 IDX-11-9, ICC17 IDX-10-5, ICC17 IDX-10-10, ICC17 IDX-11-10, INDEX-1-07, INDEX-2-09, ICC16 R-MVA, INDEX-4-10-FL.3 and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Total Return Index.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%, except on Destinations and IncomeShield Series which is 0.50%.

⁶ Monthly Cap.

⁷ Bonus Vesting Schedule Applies.

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate PT = Performance Triggered RR = Replacement Rate ER = Excess Return RRIR = Rate Integrity Rider Rate

Riders: The ICC19 R-NCR and ICC19 R-TIR are available on most of our current deferred annuities. Form number, availability and provisions may vary by state. Not available in CA.

The "S&P 500[®] and/or Dow Jones[®]" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company ("AEL"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes by AEL. AEL's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones.

⁺ Patent Pending.

The BofA Destinations Index[™] (the "Index") has been created and is owned by BofA Securities, Inc. and its Affiliates (collectively, "BofAS") and the Index has been licensed to American Equity Investment Life Insurance Company ("American Equity"). Neither American Equity nor any fixed index annuity ("Product") is sponsored, operated, endorsed, sold or promoted by BofAS. Obligations to make payments under any Products are solely the obligation of American Equity pursuant to the term of the contract between American Equity and a purchaser, and are not the responsibility of BofAS. BofAS indices and related information, the name "BofAS", and related trademarks, are intellectual property licensed from BofAS, and may not be copied, used, or distributed without BofAS' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofAS. BOFAS MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDICES, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The one who works for you![®]



AMERICAN
EQUITY[™]

Fixed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
Guarantee Series Issue Age 18-85	Guarantee 5	1.80%⁵	MGSV-MGIR: Currently 1% ² MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	An annual withdrawal for any amount up to the Interest credited that Contract year. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	<u>Guarantee 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0% <u>Guarantee 6</u> Surrender Charges (6 Years): 9, 8, 7, 6, 5, 4, 0% <u>Guarantee 7</u> Surrender Charges (7 Years): 9, 8, 7, 6, 5, 4, 3, 0%
	Guarantee 6	1.85%⁵				
	Guarantee 7	1.90%⁵				
	<u>Guarantee 5</u> For CA Surrender Charges (5 Years): 8, 7, 6, 5, 4, 0% <u>Guarantee 6</u> For CA Surrender Charges (6 Years): 8, 7, 6, 5, 4, 3, 0% <u>Guarantee 7</u> For CA Surrender Charges (7 Years): 8, 7, 6, 5, 4, 3, 2, 0%					

The one who works for you![®]



Fixed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
GuaranteeShield Series Issue Age 18-85	GuaranteeShield 3	2.40%⁵	MGSV-MGIR: Currently 1% ²	Minimum Premium: \$10,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	<u>GuaranteeShield 3</u> Surrender Charges (3 Years): 9, 8, 7, 0% <u>GuaranteeShield 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0%
	GuaranteeShield 5	2.65%⁵	MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80+: \$500,000		

The one who works for you![®]



Fixed Annuities

Effective: 10/01/20

(Rates Subject to Change)

Product	Income Options ⁴	Premium	Payout Mode Options
Immediate Annuity Issue Age 18-90	Period Certain (5-25 years only) ⁶	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000 81-90: \$250,000	Monthly
	Life Only		Quarterly
	Life with Period Certain		Semi-Annually
	Joint and Survivor		Annually
	Joint and Survivor with Period Certain		

Annuity Contracts issued under form series ICC13 BC-MYGA, ICC13 MYGA-5, ICC13 MYGA-6, ICC13 MYGA-7, ICC15 BC-SPIA, ICC15 SPIA and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

⁴ See disclosure for state specific variations.

⁵ Interest rate at renewal will not be less than the MGIR of 1%.

⁶ 5-9 year period certain not available in CA, ME, NV, SD, WV, or WY.

Riders: The ICC19 R-NCR and ICC19 R-TIR are available on the Guarantee Series. Form number may vary by state. Not available in CA.

The one who works for you![®]



AMERICAN EQUITY™

Annuity Approval Chart

Effective: 10/01/20

(Rates Subject to Change)

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO
DESTINATIONS	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ASSETSHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD		X	X	X		X		X		X	X	X	X		X	X	X	X	X	X	X	X	X		X
RETIREMENT GOLD		X	X	X		X		X		INDEX-4-10	X	X	X		X	X	X	X	X	X	X	X	X		X
WELLBEING BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEESHIELD SERIES	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

The one who works for you!®



AMERICAN EQUITY™

Annuity Approval Chart

Effective: 10/01/20

(Rates Subject to Change)

STATE	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
DESTINATIONS	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ASSETSHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD	X		X	X	X	X		X						X		X	X			X	X		X	X	X
RETIREMENT GOLD	X	X	X	X	X	X		X						X		X	X			X	X		X	X	X
WELLBEING BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

Annuity Contract and Riders issued under form series ICC17 IDX-10-7, ICC17 IDX-11-10, 17 IDX-11-9, ICC17 IDX-10-5, ICC17 IDX-10-10, INDEX-1-07, INDEX-2-09, ICC16 R-LIBR-IDX, ICC13 MYGA, ICC15 SPIA, ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5 and state variations thereof. Availability, benefits and form numbers may vary by state.

See individual contract descriptions and your commission schedule for details. LIBR issued under form series for Bonus Gold and Retirement Gold: ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP, ICC16 R-LIBR-IDX; IncomeShield: ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP and state variations thereof. Availability, benefits and form numbers may vary by state. See product disclosure for details.

ICC19 R-NCR available on all products except SPIA and GuaranteeShield Series. Not available in CA or SD. ICC19 R-TIR available on all products except SPIA and GuaranteeShield Series. Not available in CA or SD.

ICC20 R-EBR available on GuaranteeShield Series.

19 R-EBR available in SD on all products except SPIA.



American Equity Investment Life Insurance Company®
6000 Westown Pkwy, West Des Moines, IA 50266

www.american-equity.com • Call us at 888-647-1371

01PPFI 10.01.20

For Agent Information Only.

Not for use in solicitation or advertising to the public.

©2020 American Equity. All Rights Reserved.

Page 14 of 14