AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

American Equity
GUARANTEESHIELD
FIXED ANNUITIES

Rates effective: 11.04.26

Product features

Free withdrawals

- Up to 10% contact value annually, starting year two
  Required Minimum Distribution (RMD) friendly

Enhanced benefit rider[1] (Not available in CA)

Market Value Adjustment Rider (MVA)[2]

No surrender charges at death

Issue ages 18-85

Interest rate

Premium	American Equity GuaranteeShield 3 3-year term	American Equity GuaranteeShield 5 5-year term
$10,000.00 - $99,999.00	5.45%	5.40%
$99,999.01 - $249,999.00	5.55%	5.50%
$249,999.01 +	5.70%	5.65%

Surrender schedule[3]	1	2	3	4
American Equity GuaranteeShield 3	9%	8%	7%	0%
California only	8.30%	8.25%	7.25%	0%

Surrender schedule[3]	1	2	3	4	5	6
American Equity GuaranteeShield 5	9%	8%	7%	6%	5%	0%
California only	8.30%	8.25%	7.25%	6.25%	5.20%	0%

Minimum rates

MGSV – MGIR:
Currently 2.40%[4]

MGSV: 90% of the single premium, minus any withdrawal proceeds, all accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate (MGSV-MGIR).

Premium

Minimum premium:
Qualified: $10,000
Non-qualified: $10,000

Maximum premium:
$3 million

Annuity contract and riders issued under form series ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5, ICC20 R-EBR, and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

[1] A no-fee enhanced benefit rider is added to the annuity contract at the time of issue.

[2] Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount, and surrenders occurring during the surrender charge period.

[3] End of guarantee period continuation options are available at the end of the surrender charge schedule and may vary by state. See sales brochure and disclosure for details.

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

Rates are set at issue and subject to change. Please see product-specific sales brochure and disclosure for additional details.

Guarantees are based on the financial strength and claims-paying ability of American Equity Investment Life Insurance Company® and are not guaranteed by any bank or insured by the FDIC.

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