



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

American Equity
INCOMESHIELD 10
FIXED INDEX ANNUITY

Lifetime Payout Factors

Income increases each year you wait

A beginning payout factor is set at annuity purchase and grows each completed contract year you wait to begin income. That means the longer you defer, the higher your lifetime income will be. Once you begin Lifetime Income Benefit Rider payouts, the payout factor is locked in for as long as you own your contract. You also have the flexibility to choose single or joint income at the time income begins.



Finding your anticipated payout factor can be done in **two simple steps:**

1

Find your issue age in the left-hand column. If you're electing joint income, use the age of the younger spouse.

2

In the issue age row, locate the payout factor that corresponds to the number of contract years you expect to complete before income begins.

Single Lifetime Payout Factors Lifetime Income Benefit Rider

Effective 09.23.26*

NUMBER OF COMPLETED CONTRACT YEARS																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	6.12%	6.41%	6.61%	7.14%	7.45%	7.77%	7.95%	8.51%	9.23%	9.68%	10.14%	10.99%
41	NA	NA	NA	NA	NA	NA	NA	5.89%	6.19%	6.48%	6.67%	7.09%	7.41%	8.04%	8.04%	8.60%	9.30%	9.75%	10.21%	11.05%
42	NA	NA	NA	NA	NA	NA	5.72%	5.96%	6.26%	6.55%	6.62%	7.05%	7.68%	8.10%	8.13%	8.69%	9.37%	9.82%	10.28%	11.11%
43	NA	NA	NA	NA	NA	5.81%	5.92%	6.03%	6.33%	6.51%	6.58%	7.32%	7.74%	8.16%	8.22%	8.78%	9.44%	9.89%	10.35%	11.17%
44	NA	NA	NA	NA	5.81%	5.88%	5.88%	6.10%	6.29%	6.48%	6.85%	7.38%	7.80%	8.22%	8.31%	8.87%	9.51%	9.96%	10.42%	11.23%
45	NA	NA	NA	5.61%	5.86%	5.93%	5.95%	6.16%	6.35%	6.55%	6.91%	7.44%	7.86%	8.28%	8.40%	8.96%	9.58%	10.03%	10.49%	11.29%
46	NA	NA	5.46%	5.68%	5.91%	5.98%	6.01%	6.22%	6.41%	6.61%	6.98%	7.49%	7.92%	8.34%	8.49%	9.04%	9.65%	10.10%	10.56%	11.34%
47	NA	5.49%	5.53%	5.75%	5.96%	6.04%	6.08%	6.28%	6.47%	6.68%	7.04%	7.55%	7.97%	8.40%	8.58%	9.13%	9.71%	10.17%	10.64%	11.40%
48	5.56%	5.56%	5.60%	5.82%	6.01%	6.09%	6.15%	6.34%	6.53%	6.74%	7.10%	7.61%	8.03%	8.46%	8.67%	9.22%	9.78%	10.24%	10.71%	11.45%
49	5.63%	5.63%	5.67%	5.89%	6.06%	6.14%	6.21%	6.40%	6.59%	6.81%	7.17%	7.66%	8.09%	8.52%	8.76%	9.30%	9.85%	10.31%	10.78%	11.51%
50	5.70%	5.70%	5.74%	5.96%	6.11%	6.19%	6.28%	6.46%	6.65%	6.87%	7.23%	7.72%	8.15%	8.58%	8.85%	9.39%	9.92%	10.38%	10.85%	11.56%
51	5.77%	5.77%	5.81%	6.03%	6.16%	6.25%	6.35%	6.52%	6.71%	6.94%	7.29%	7.78%	8.20%	8.64%	8.94%	9.48%	9.98%	10.45%	10.93%	11.62%
52	5.84%	5.84%	5.88%	6.10%	6.21%	6.30%	6.41%	6.58%	6.77%	7.00%	7.36%	7.83%	8.26%	8.70%	9.03%	9.56%	10.05%	10.52%	11.00%	11.67%
53	5.91%	5.91%	5.95%	6.17%	6.26%	6.35%	6.48%	6.64%	6.83%	7.07%	7.42%	7.89%	8.32%	8.76%	9.12%	9.65%	10.12%	10.59%	11.07%	11.73%
54	5.99%	6.00%	6.05%	6.28%	6.37%	6.47%	6.61%	6.78%	6.98%	7.23%	7.53%	7.99%	8.42%	8.87%	9.28%	9.81%	10.24%	10.72%	11.20%	11.83%
55	6.08%	6.08%	6.16%	6.39%	6.48%	6.59%	6.74%	6.93%	7.13%	7.39%	7.65%	8.09%	8.53%	8.98%	9.44%	9.96%	10.36%	10.84%	11.33%	11.93%
56	6.16%	6.17%	6.26%	6.49%	6.59%	6.71%	6.88%	7.07%	7.28%	7.55%	7.76%	8.20%	8.63%	9.08%	9.61%	10.12%	10.49%	10.97%	11.46%	12.03%
57	6.25%	6.25%	6.37%	6.60%	6.70%	6.83%	7.01%	7.22%	7.43%	7.71%	7.88%	8.30%	8.74%	9.19%	9.77%	10.27%	10.61%	11.09%	11.59%	12.13%
58	6.33%	6.34%	6.47%	6.71%	6.81%	6.95%	7.14%	7.36%	7.58%	7.87%	7.99%	8.40%	8.84%	9.30%	9.93%	10.43%	10.73%	11.22%	11.72%	12.23%
59	6.39%	6.40%	6.54%	6.79%	6.90%	7.05%	7.25%	7.46%	7.69%	7.99%	8.13%	8.50%	8.95%	9.41%	10.01%	10.51%	10.85%	11.32%	11.80%	12.28%
60	6.45%	6.46%	6.61%	6.87%	6.99%	7.15%	7.36%	7.56%	7.80%	8.11%	8.26%	8.60%	9.05%	9.52%	10.09%	10.59%	10.97%	11.42%	11.88%	12.34%
61	6.51%	6.52%	6.67%	6.95%	7.07%	7.25%	7.47%	7.67%	7.92%	8.23%	8.40%	8.70%	9.16%	9.63%	10.18%	10.67%	11.10%	11.53%	11.95%	12.39%
62	6.57%	6.58%	6.74%	7.03%	7.16%	7.35%	7.58%	7.77%	8.03%	8.35%	8.53%	8.80%	9.26%	9.74%	10.26%	10.75%	11.22%	11.63%	12.03%	12.45%
63	6.63%	6.64%	6.81%	7.11%	7.25%	7.45%	7.69%	7.87%	8.14%	8.47%	8.67%	8.90%	9.37%	9.85%	10.34%	10.83%	11.34%	11.73%	12.11%	12.50%
64	6.71%	6.72%	6.90%	7.19%	7.35%	7.56%	7.80%	7.97%	8.24%	8.57%	8.77%	9.00%	9.45%	9.92%	10.39%	10.85%	11.34%	11.73%	12.11%	12.50%
65	6.78%	6.79%	6.98%	7.27%	7.44%	7.67%	7.92%	8.07%	8.34%	8.67%	8.87%	9.10%	9.54%	9.98%	10.43%	10.88%	11.34%	11.73%	12.11%	12.50%
66	6.86%	6.87%	7.07%	7.36%	7.54%	7.79%	8.03%	8.18%	8.43%	8.76%	8.98%	9.21%	9.62%	10.05%	10.48%	10.90%	11.34%	11.73%	12.11%	12.50%
67	6.93%	6.94%	7.15%	7.44%	7.63%	7.90%	8.15%	8.28%	8.53%	8.86%	9.08%	9.31%	9.71%	10.11%	10.52%	10.93%	11.34%	11.73%	12.11%	12.50%
68	7.01%	7.02%	7.24%	7.52%	7.73%	8.01%	8.26%	8.38%	8.63%	8.96%	9.18%	9.41%	9.79%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
69	7.11%	7.12%	7.35%	7.67%	7.90%	8.16%	8.37%	8.49%	8.72%	9.03%	9.24%	9.47%	9.82%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
70	7.20%	7.22%	7.46%	7.82%	8.07%	8.30%	8.49%	8.60%	8.81%	9.10%	9.30%	9.53%	9.85%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
71	7.30%	7.31%	7.58%	7.97%	8.25%	8.45%	8.60%	8.72%	8.91%	9.16%	9.37%	9.59%	9.89%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
72	7.39%	7.41%	7.69%	8.12%	8.42%	8.59%	8.72%	8.83%	9.00%	9.23%	9.43%	9.65%	9.92%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
73	7.49%	7.51%	7.80%	8.27%	8.59%	8.74%	8.83%	8.94%	9.09%	9.30%	9.49%	9.71%	9.95%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
74	7.63%	7.67%	7.95%	8.38%	8.66%	8.79%	8.89%	9.00%	9.14%	9.33%	9.52%	9.74%	9.97%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
75	7.77%	7.83%	8.10%	8.49%	8.73%	8.84%	8.95%	9.05%	9.18%	9.37%	9.55%	9.77%	9.98%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
76	7.90%	8.00%	8.26%	8.60%	8.79%	8.89%	9.00%	9.11%	9.23%	9.40%	9.59%	9.80%	10.00%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
77	8.04%	8.16%	8.41%	8.71%	8.86%	8.94%	9.06%	9.16%	9.27%	9.44%	9.62%	9.83%	10.01%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
78	8.18%	8.32%	8.56%	8.82%	8.93%	8.99%	9.12%	9.22%	9.32%	9.47%	9.65%	9.86%	10.03%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
79	8.36%	8.52%	8.73%	8.87%	8.98%	9.04%	9.18%	9.28%	9.37%	9.50%	9.68%	9.89%	10.05%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%
80	8.54%	8.72%	8.90%	8.92%	9.03%	9.09%	9.24%	9.34%	9.42%	9.53%	9.71%	9.92%	10.07%	10.18%	10.57%	10.95%	11.34%	11.73%	12.11%	12.50%

*Subject to change

Joint Lifetime Payout Factors Lifetime Income Benefit Rider

Effective 09.23.26*

Based on age of younger spouse

NUMBER OF COMPLETED CONTRACT YEARS

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	5.62%	5.91%	6.11%	6.64%	6.95%	7.27%	7.45%	8.01%	8.73%	9.18%	9.64%	10.49%
41	NA	NA	NA	NA	NA	NA	NA	5.39%	5.69%	5.98%	6.17%	6.59%	6.91%	7.54%	7.54%	8.10%	8.80%	9.25%	9.71%	10.55%
42	NA	NA	NA	NA	NA	NA	5.22%	5.46%	5.76%	6.05%	6.12%	6.55%	7.18%	7.60%	7.63%	8.19%	8.87%	9.32%	9.78%	10.61%
43	NA	NA	NA	NA	NA	5.31%	5.42%	5.53%	5.83%	6.01%	6.08%	6.82%	7.24%	7.66%	7.72%	8.28%	8.94%	9.39%	9.85%	10.67%
44	NA	NA	NA	NA	5.31%	5.38%	5.38%	5.60%	5.79%	5.98%	6.35%	6.88%	7.30%	7.72%	7.81%	8.37%	9.01%	9.46%	9.92%	10.73%
45	NA	NA	NA	5.11%	5.36%	5.43%	5.45%	5.66%	5.85%	6.05%	6.41%	6.94%	7.36%	7.78%	7.90%	8.46%	9.08%	9.53%	9.99%	10.79%
46	NA	NA	4.96%	5.18%	5.41%	5.48%	5.51%	5.72%	5.91%	6.11%	6.48%	6.99%	7.42%	7.84%	7.99%	8.54%	9.15%	9.60%	10.06%	10.84%
47	NA	4.99%	5.03%	5.25%	5.46%	5.54%	5.58%	5.78%	5.97%	6.18%	6.54%	7.05%	7.47%	7.90%	8.08%	8.63%	9.21%	9.67%	10.14%	10.90%
48	5.06%	5.06%	5.10%	5.32%	5.51%	5.59%	5.65%	5.84%	6.03%	6.24%	6.60%	7.11%	7.53%	7.96%	8.17%	8.72%	9.28%	9.74%	10.21%	10.95%
49	5.13%	5.13%	5.17%	5.39%	5.56%	5.64%	5.71%	5.90%	6.09%	6.31%	6.67%	7.16%	7.59%	8.02%	8.26%	8.80%	9.35%	9.81%	10.28%	11.01%
50	5.20%	5.20%	5.24%	5.46%	5.61%	5.69%	5.78%	5.96%	6.15%	6.37%	6.73%	7.22%	7.65%	8.08%	8.35%	8.89%	9.42%	9.88%	10.35%	11.06%
51	5.27%	5.27%	5.31%	5.53%	5.66%	5.75%	5.85%	6.02%	6.21%	6.44%	6.79%	7.28%	7.70%	8.14%	8.44%	8.98%	9.48%	9.95%	10.43%	11.12%
52	5.34%	5.34%	5.38%	5.60%	5.71%	5.80%	5.91%	6.08%	6.27%	6.50%	6.86%	7.33%	7.76%	8.20%	8.53%	9.06%	9.55%	10.02%	10.50%	11.17%
53	5.41%	5.41%	5.45%	5.67%	5.76%	5.85%	5.98%	6.14%	6.33%	6.57%	6.92%	7.39%	7.82%	8.26%	8.62%	9.15%	9.62%	10.09%	10.57%	11.23%
54	5.49%	5.50%	5.55%	5.78%	5.87%	5.97%	6.11%	6.28%	6.48%	6.73%	7.03%	7.49%	7.92%	8.37%	8.78%	9.31%	9.74%	10.22%	10.70%	11.33%
55	5.58%	5.58%	5.66%	5.89%	5.98%	6.09%	6.24%	6.43%	6.63%	6.89%	7.15%	7.59%	8.03%	8.48%	8.94%	9.46%	9.86%	10.34%	10.83%	11.43%
56	5.66%	5.67%	5.76%	5.99%	6.09%	6.21%	6.38%	6.57%	6.78%	7.05%	7.26%	7.70%	8.13%	8.58%	9.11%	9.62%	9.99%	10.47%	10.96%	11.53%
57	5.75%	5.75%	5.87%	6.10%	6.20%	6.33%	6.51%	6.72%	6.93%	7.21%	7.38%	7.80%	8.24%	8.69%	9.27%	9.77%	10.11%	10.59%	11.09%	11.63%
58	5.83%	5.84%	5.97%	6.21%	6.31%	6.45%	6.64%	6.86%	7.08%	7.37%	7.49%	7.90%	8.34%	8.80%	9.43%	9.93%	10.23%	10.72%	11.22%	11.73%
59	5.89%	5.90%	6.04%	6.29%	6.40%	6.55%	6.75%	6.96%	7.19%	7.49%	7.63%	8.00%	8.45%	8.91%	9.51%	10.01%	10.35%	10.82%	11.30%	11.78%
60	5.95%	5.96%	6.11%	6.37%	6.49%	6.65%	6.86%	7.06%	7.30%	7.61%	7.76%	8.10%	8.55%	9.02%	9.59%	10.09%	10.47%	10.92%	11.38%	11.84%
61	6.01%	6.02%	6.17%	6.45%	6.57%	6.75%	6.97%	7.17%	7.42%	7.73%	7.90%	8.20%	8.66%	9.13%	9.68%	10.17%	10.60%	11.03%	11.45%	11.89%
62	6.07%	6.08%	6.24%	6.53%	6.66%	6.85%	7.08%	7.27%	7.53%	7.85%	8.03%	8.30%	8.76%	9.24%	9.76%	10.25%	10.72%	11.13%	11.53%	11.95%
63	6.13%	6.14%	6.31%	6.61%	6.75%	6.95%	7.19%	7.37%	7.64%	7.97%	8.17%	8.40%	8.87%	9.35%	9.84%	10.33%	10.84%	11.23%	11.61%	12.00%
64	6.21%	6.22%	6.40%	6.69%	6.85%	7.06%	7.30%	7.47%	7.74%	8.07%	8.27%	8.50%	8.95%	9.42%	9.89%	10.35%	10.84%	11.23%	11.61%	12.00%
65	6.28%	6.29%	6.48%	6.77%	6.94%	7.17%	7.42%	7.57%	7.84%	8.17%	8.37%	8.60%	9.04%	9.48%	9.93%	10.38%	10.84%	11.23%	11.61%	12.00%
66	6.36%	6.37%	6.57%	6.86%	7.04%	7.29%	7.53%	7.68%	7.93%	8.26%	8.48%	8.71%	9.12%	9.55%	9.98%	10.40%	10.84%	11.23%	11.61%	12.00%
67	6.43%	6.44%	6.65%	6.94%	7.13%	7.40%	7.65%	7.78%	8.03%	8.36%	8.58%	8.81%	9.21%	9.61%	10.02%	10.43%	10.84%	11.23%	11.61%	12.00%
68	6.51%	6.52%	6.74%	7.02%	7.23%	7.51%	7.76%	7.88%	8.13%	8.46%	8.68%	8.91%	9.29%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
69	6.61%	6.62%	6.85%	7.17%	7.40%	7.66%	7.87%	7.99%	8.22%	8.53%	8.74%	8.97%	9.32%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
70	6.70%	6.72%	6.96%	7.32%	7.57%	7.80%	7.99%	8.10%	8.31%	8.60%	8.80%	9.03%	9.35%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
71	6.80%	6.81%	7.08%	7.47%	7.75%	7.95%	8.10%	8.22%	8.41%	8.66%	8.87%	9.09%	9.39%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
72	6.89%	6.91%	7.19%	7.62%	7.92%	8.09%	8.22%	8.33%	8.50%	8.73%	8.93%	9.15%	9.42%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
73	6.99%	7.01%	7.30%	7.77%	8.09%	8.24%	8.33%	8.44%	8.59%	8.80%	8.99%	9.21%	9.45%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
74	7.13%	7.17%	7.45%	7.88%	8.16%	8.29%	8.39%	8.50%	8.64%	8.83%	9.02%	9.24%	9.47%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
75	7.27%	7.33%	7.60%	7.99%	8.23%	8.34%	8.45%	8.55%	8.68%	8.87%	9.05%	9.27%	9.48%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
76	7.40%	7.50%	7.76%	8.10%	8.29%	8.39%	8.50%	8.61%	8.73%	8.90%	9.09%	9.30%	9.50%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
77	7.54%	7.66%	7.91%	8.21%	8.36%	8.44%	8.56%	8.66%	8.77%	8.94%	9.12%	9.33%	9.51%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
78	7.68%	7.82%	8.06%	8.32%	8.43%	8.49%	8.62%	8.72%	8.82%	8.97%	9.15%	9.36%	9.53%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
79	7.86%	8.02%	8.23%	8.37%	8.48%	8.54%	8.68%	8.78%	8.87%	9.00%	9.18%	9.39%	9.55%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%
80	8.04%	8.22%	8.40%	8.42%	8.53%	8.59%	8.74%	8.84%	8.92%	9.03%	9.21%	9.42%	9.57%	9.68%	10.07%	10.45%	10.84%	11.23%	11.61%	12.00%

*Subject to change



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