

Retirement Gold

Effective: 12/10/19

(Rates Subject to Change)

8%¹ Premium Bonus² on all 1st 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 days³
- Nursing Care Rider and Terminal Illness Rider⁴ for Owners under age 75 at issue
- Annual Reset
- Optional Lifetime Income Benefit Rider
- No Surrender Charges at death
- Issue Age: 18-78

Interest Rates				
	Cap	PR	Spread ⁵	PT
S&P 500 [®] Annual Monthly Avg w/ PR	-	30%	-	-
S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-
S&P 500 Annual Pt to Pt w/ PR	-	17%	-	-
S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-
S&P 500 Monthly Pt to Pt w/ Cap	1.10% ⁶	-	0.00%	-
S&P 500 Performance Triggered	-	-	-	1.50%
Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-
Volatility Control Index ⁷	-	-	4.50%	-
Current Fixed Value Rate 1.15% ⁸				

Premium
Minimum Premium: \$5,000
Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000

Minimum Rates
MGIR: Currently 1% ⁹
MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually

Schedule(s)	
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%
For Indiana Issue Ages 74-78	
Surrender Charges (10 Years)	10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Bonus Vesting (10 Years)	0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100%
For Florida Issue Ages 18-64	
Surrender Charges (10 Years)	12.50, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0%
Bonus Vesting (10 Years)	0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%
For Florida Issue Ages 65-78	
Surrender Charges (10 Years)	10, 10, 10, 9, 8, 7, 6, 5, 3.50, 2, 0%
Bonus Vesting (10 Years)	0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%

Annuity Contract and Riders issued under form series INDEX-2-09, INDEX-4-10-FL.3, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP and ICC16 R-LIBR-IDX and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

¹ For IN: 8% Premium Bonus on first year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78. ² Each year after the third contract year, clients become vested in a percentage of the bonus, until 100% vested at the end of the 14th contract year. Vested amounts of the bonus are the amounts not forfeited as a result of an early Withdrawal or Surrender. Bonus, Surrender Charges and Vesting Schedules apply and may vary by state. ³ Benefit not guaranteed and subject to change. ⁴ Riders issued under Form Series ICC19 R-NCR and ICC19 R-TIR and state variations thereof. Availability may vary by state. See Form 01F1001 Waiver of Surrender Charge Riders for additional details. ⁵ Spread is the same as Asset Fee as described in the Contract. ⁶ Monthly Cap. ⁷ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% TR Index. ⁸ Fixed Value Minimum Guaranteed Interest Rate is 1%. ⁹ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate PT = Performance Triggered

The one who works for you![®]



**AMERICAN
EQUITY[™]**

Optional Lifetime Income Benefit Rider (LIBR) Profile

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<p>LIBR¹ Available for Issue Ages 50 +</p>	<ul style="list-style-type: none"> • Initial IAV Rate² is 6.0% Compound Interest • 0.90% Annual Fee from Contract Value • Accumulation Period is 20 years
<p>LIBR with Wellbeing Benefit¹ Available for Issue Ages 50 +</p>	<ul style="list-style-type: none"> • Initial IAV Rate² is 6.0% Compound Interest • 1.0% Annual Fee from Contract Value • Accumulation Period is 20 years • 2 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
<p>LIBR with Indexing Income¹ Available for Issue Ages 50 +</p>	<ul style="list-style-type: none"> • Current IAV Multiplier is set at issue and guaranteed for the first contract year (currently 400%) • No guaranteed IAV Rate • The Contract Value rate-of-return on the previous contract anniversary is multiplied by the IAV Multiplier to determine the percentage of IAV credit for the year. • 0.90% Annual Fee from Contract Value • IAV Period lasts until LIB payments are elected

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01B1163FAQ-0001 and Retirement Gold Sales Brochure, form #01SB1119.

IAV = Income Account Value

¹Riders issued under form series ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP and ICC16 R-LIBR-IDX and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details. ²Initial IAV Rate guaranteed for 10 years. The IAV Rate for the remainder of the 20 year accumulation period will never be lower than the minimum guaranteed IAV Rate of 2%. 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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