



Effective 01.01.26

Product features

Free withdrawals

- Up to 10% of contract value annually, starting year two (RMD friendly)

Enhanced Benefit Rider¹ (Not available in CA)

Market Value Adjustment Rider (MVA)²

No surrender charges at death

Issue ages 18-85

Interest rates

Premium	American Equity GuaranteeShield 3 3-year term	American Equity GuaranteeShield 5 5-year term
\$10,000.00 – \$99,999.00	3.50%	3.50%
\$99,999.01 – \$249,999.00	3.75%	3.75%
\$249,999.01 +	3.75%	3.75%

Surrender schedule ³	1	2	3	4	Surrender schedule ³	1	2	3	4	5	6
American Equity GuaranteeShield 3	9%	8%	7%	0%	American Equity GuaranteeShield 5	9%	8%	7%	6%	5%	0%
California only	8.30%	8.25%	7.25%	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:
18-69: \$1,500,000 | 70-74: \$1,000,000 | 75-79: \$750,000 | 80-85: \$500,000



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 allowed 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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