

Rates Effective 11.12.25

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%

Schedule(s) ³	1	2	3	4	Schedule(s) 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 3.00%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

MGSV = Minimum Guaranteed Surrender Value

MGIR = Minimum Guaranteed Interest Rate

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 and are not guaranteed by any bank or insured by the FDIC.

This material is for informational purposes only, and is not a recommendation to buy, sell, hold, or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information, American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment, or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional.