

EstateShield 10

Building Lifetime Income and Legacy Benefits

To help build retirement assets into an income stream that cannot be outlived, the EstateShield 10 has two built-in benefits designed to deliver continued benefit growth.

Benefits Account Value (BAV) Bonus

Starting year one, a BAV Bonus is applied to every dollar paid in the first 12 months. This is an immediate increase to your BAV, which is used to calculate lifetime income payments and benefits.

BAV Multiplier

Each year after, any interest credited to the contract value is increased by the BAV Multiplier. Lifetime income withdrawals can begin after 10 years, or can be left to continue to grow for as long as you want.

To demonstrate, let's look at how a 25% BAV Bonus and 150% BAV Multiplier work together to build a benefit base and sustain growth over time on a \$100,000 premium with a 1% annual interest credit and a 2% annual interest credit. This is a hypothetical demonstration to show how the BAV Multiplier applies to credited interest from allocations.

Year	Annual Interest Credit: 1% (1.5% BAV Growth)	Annual Interest Credit: 2% (3.0% BAV Growth)
0	\$125,000.00	\$125,000.00
1	\$126,875.00	\$128,750.00
2	\$128,778.13	\$132,612.50
3	\$130,709.80	\$136,590.88
4	\$132,670.44	\$140,688.60
5	\$134,660.50	\$144,909.26
6	\$136,680.41	\$149,256.54
7	\$138,730.61	\$153,734.23
8	\$140,811.57	\$158,346.26
9	\$142,923.75	\$163,096.65
10	\$145,067.60	\$167,989.55
11	\$147,243.62	\$173,029.23
12	\$149,452.27	\$178,220.11
13	\$151,694.06	\$183,566.71
14	\$153,969.47	\$189,073.72
15	\$156,279.01	\$194,745.93



3.79%
10-Year BAV
Growth Rate



3.02%
15-Year BAV
Growth Rate



5.32%
10-Year BAV
Growth Rate



4.54%
15-Year BAV
Growth Rate

Interest credited to BAV is based on contract value growth. Chart is not intended to represent guarantees or projections of future results. This is not an illustration of potential results and should not be construed as such.

American Equity Investment Life Insurance Company®

The one who works for you!®



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As you prepare for life in retirement, you want to ensure your income sources are safe from market downturns and have the opportunity grow with your changing needs. The EstateShield 10 fixed index annuity guarantees your contract value will never decrease due to market declines and that you have the potential for 10-plus years of diversified growth based on index increases. Plus, the advantages of tax-deferral up to when income is drawn. Meanwhile, you have access to 10% of paid premium annually should you need it.



No fee Lifetime Income Benefit Rider

There is a no fee Lifetime Income Benefit Rider (LIBR) available with the EstateShield 10. Income payments can begin after 10 years, or left to grow as long as the contract is active. The LIBR payments are calculated using the Benefits Account Value (BAV), which grows at an enhanced rate of the contract value based on the BAV Multiplier and BAV Bonus credits applied to the first-year premium. The BAV is not part of the contract value, and it is only used to calculate income payments and the enhanced death benefit. The BAV is not available for partial withdrawal or in a lump sum.

No fee enhanced death benefit

Enhanced death benefits can draw benefits from the BAV which grows for the life of the contract. Beneficiaries can choose to take the full BAV amount at date of death as a series of annuity payments over five years, or as a lump sum payment of 75% of the BAV amount at the date of death.



This flyer is to be used in conjunction with the additional informational resources found in the EstateShield 10 brochure and website: american-equity.com/estateshield-annuity.

This is not a comprehensive overview of all the relevant features and benefits of the EstateShield 10 fixed index annuity. Please read the sales brochure and disclosure for complete details and limitations.

Any withdrawal from the contract value during the income period in excess of the income payment is considered an excess withdrawal and will reduce future income payment amount and the BAV on a pro-rata basis.

Annuities and Rider issued under form series ICC21 BASE-IDX-MSP, ICC20 MSP-10, 21 MSP-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC21 R-LIBR-W-BAV, ICC20 R-EBR, ICC16 R-MVA and state variations thereof. Availability may vary by state.

Benefits Account Value is only used to calculate income payments and/or the enhanced death benefit amount. It is not part of the underlying Contract Value and is not available for partial withdrawal or in a lump sum.

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.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

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