

# GuaranteeShield Series

Effective: 10/01/20

(Rates Subject to Change)

## Features

- Free Withdrawals
  - Up to 10% of Contract Value annually, starting year two (RMD Friendly)
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider (ICC20 R-EBR)<sup>2</sup>
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death

Interest Rates		
	Current Rate	Issue Age
<b>GuaranteeShield 3</b>	2.40%	18-85 (Qual & Non-Qual)
<b>GuaranteeShield 5</b>	2.65%	18-85 (Qual & Non-Qual)

Schedule(s) <sup>4</sup>	
<b>GuaranteeShield 3</b>	
<b>Surrender Charges (3 Years)</b>	9, 8, 7, 0%
<b>GuaranteeShield 5</b>	
<b>Surrender Charges (5 Years)</b>	9, 8, 7, 6, 5, 0%

Premium	
<b>Minimum Premium:</b>	Qualified \$10,000 Non-qualified \$10,000
<b>Maximum Premium:</b>	18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80+: \$500,000

Minimum Rates
<b>MGSV-MGIR:</b> Currently 1% <sup>5</sup>
<b>MGSV:</b> 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR

MGSV = Minimum Guaranteed Surrender Value

MGIR = Minimum Guaranteed Interest Rate

The one who works for you!<sup>®</sup>



**AMERICAN  
EQUITY™**

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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.

<sup>1</sup>Benefit not guaranteed and subject to change. <sup>2</sup>A no-fee Enhanced Benefit Rider is added to the annuity contract at the time of issue. See Waiver of Surrender Charge Riders brochure for more information.

<sup>3</sup>Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>4</sup>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. <sup>5</sup>MGSV-MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

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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