

Time After Time with AssetShield 10 Product 50% Participation Rate

This chart demonstrates the powerful benefits of an American Equity AssetShield 10 **fixed index annuity** product with annual reset on the S&P 500® Annual Pt to Pt 50% Participation Rate (PR) crediting option. The AssetShield 10 product is designed to provide stable accumulation by participating in the positive annual growth of the S&P 500 while shielding against loss with principal protection.

Constructed with actual index growth over the past 67 years, the table below shows that an annual point to point with 50% PR would have outperformed an annual point to point with 7% Cap 54 out of 58 ten-year rolling periods. Calculations based on \$100,000 initial premium per period.¹

Consecutive 10-Year Rolling Time Periods of the S&P 500 Between 1952-2018

Time Frame	50% PR (\$100k)	7% Cap (\$100k)	Difference	Time Frame	50% PR (\$100k)	7% Cap (\$100k)	Difference
1952 to 1961	\$205,951	\$154,005	\$51,946	1981 to 1990	\$173,916	\$155,263	\$18,653
1953 to 1962	\$194,495	\$143,930	\$50,565	1982 to 1991	\$196,803	\$166,132	\$30,671
1954 to 1963	\$212,875	\$154,005	\$58,870	1983 to 1992	\$187,364	\$162,188	\$25,176
1955 to 1964	\$185,038	\$154,005	\$31,033	1984 to 1993	\$178,551	\$162,188	\$16,364
1956 to 1965	\$170,866	\$154,005	\$16,861	1985 to 1994	\$177,310	\$159,949	\$17,362
1957 to 1966	\$168,657	\$150,073	\$18,584	1986 to 1995 ²	\$183,405	\$159,949	\$23,456
1958 to 1967	\$185,607	\$160,578	\$25,029	1987 to 1996 ³	\$188,225	\$159,949	\$28,276
1959 to 1968	\$161,905	\$160,578	\$1,327	1988 to 1997	\$215,223	\$167,740	\$47,483
1960 to 1969	\$155,319	\$150,073	\$5,246	1989 to 1998 ⁴	\$229,693	\$167,740	\$61,953
1961 to 1970	\$155,397	\$150,223	\$5,174	1990 to 1999	\$221,890	\$167,740	\$54,150
1962 to 1971	\$146,803	\$150,223	-\$3,420	1991 to 2000	\$221,890	\$167,740	\$54,150
1963 to 1972	\$158,283	\$160,739	-\$2,455	1992 to 2001	\$196,085	\$156,766	\$39,319
1964 to 1973	\$144,617	\$150,223	-\$5,606	1993 to 2002	\$191,808	\$150,073	\$41,735
1965 to 1974	\$135,803	\$140,395	-\$4,592	1994 to 2003	\$209,705	\$150,073	\$59,632
1966 to 1975	\$150,419	\$140,395	\$10,024	1995 to 2004	\$219,142	\$160,578	\$58,564
1967 to 1976	\$164,829	\$150,223	\$14,606	1996 to 2005	\$190,013	\$154,575	\$35,437
1968 to 1977	\$149,777	\$140,395	\$9,381	1997 to 2006	\$184,284	\$154,575	\$29,709
1969 to 1978	\$145,017	\$132,602	\$12,415	1998 to 2007	\$162,364	\$149,562	\$12,801
1970 to 1979	\$153,950	\$141,884	\$12,066	1999 to 2008	\$143,254	\$139,778	\$3,476
1971 to 1980	\$173,707	\$151,664	\$22,043	2000 to 2009	\$145,812	\$139,778	\$6,034
1972 to 1981	\$164,807	\$141,742	\$23,065	2001 to 2010	\$155,129	\$149,562	\$5,567
1973 to 1982	\$164,135	\$141,742	\$22,393	2002 to 2011	\$155,129	\$149,562	\$5,567
1974 to 1983	\$178,316	\$151,664	\$26,652	2003 to 2012	\$165,538	\$160,032	\$5,506
1975 to 1984	\$179,564	\$153,787	\$25,777	2004 to 2013	\$167,893	\$160,032	\$7,861
1976 to 1985	\$175,516	\$153,787	\$21,729	2005 to 2014	\$169,821	\$160,032	\$9,789
1977 to 1986	\$171,880	\$153,787	\$18,093	2006 to 2015	\$167,311	\$155,371	\$11,940
1978 to 1987	\$173,634	\$156,909	\$16,725	2007 to 2016	\$164,115	\$155,371	\$8,745
1979 to 1988	\$183,427	\$166,132	\$17,295	2008 to 2017	\$176,920	\$160,578	\$16,341
1980 to 1989	\$196,334	\$166,132	\$30,202	2009 to 2018 ⁵	\$176,920	\$160,578	\$16,341

For demonstrative purposes only. Participation rates can change annually. The graph is on actual rates for the time period shown for the S&P 500 only. Annuity contract issued under form series ICC17 BASE-IDX, ICC17 IDX-10-10, ICC18 E-PTPR and state variations thereof. Availability and form number may vary by state. Past performance does not guarantee future results. Indexed annuities were not available for the entire period shown, except for 1995-Present. The Chart demonstrates historical performance of the S&P 500 across 65+ years. The hypothetical fixed-indexed annuity in this example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed rate for each term. For purposes of this chart an Annual Point to Point 7% Cap is applied for all terms in the period as well as an Annual Point to Point 50% Participation Rate. Assuming \$100,000 initial premium per 10 year period.

¹ Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period. See the disclosure document for the early withdrawal charge schedule.

² 1995 is the year fixed index annuities(FIA) products became available.

³ 1996 is the year American Equity had an FIA available with the participation rate strategy.

⁴ 1998 is the year American Equity had both the participation rate and cap rate strategies available on FIA.

⁵ 2018 is the year the AssetShield 10 product became available.

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