

Lifetime Income Benefit Rider Profile

For use with IncomeShield Series

Effective: 10/16/19

(Rates Subject to Change)

5 LIFETIME INCOME BENEFIT OPTIONS

Option 1	Option 2	Option 3	Option 4	Option 5
No-Fee Lifetime Income Benefit Rider	Lifetime Income Benefit Rider	Lifetime Income Benefit Rider	Lifetime Income Benefit Rider with Wellbeing Benefit <small>Not available in CA and DE.</small>	Lifetime Income Benefit Rider with Wellbeing Benefit <small>Not available in CA and DE.</small>
Available for issue ages 50-80	Available for issue ages 50-80	Available for issue ages 50-80	Available for issue ages 50-80	Available for issue ages 50-80
<ul style="list-style-type: none"> • IAV Rate is 4.0% Compound Interest • Accumulation Period is 15 years • Income Payments may begin 30 days after Contract Issue 	<ul style="list-style-type: none"> • IAV Rate is 7.25% Simple Interest • 1.1% Annual Fee from Contract Value • Accumulation Period is 7 years • Income Payments may begin 1 year after Contract Issue 	<ul style="list-style-type: none"> • IAV Rate is 6.0% Compound Interest for 10 years • Years 11-15 guaranteed to never be lower than 3.0% Compound Interest • 1.1% Annual Fee from Contract Value • Accumulation Period is 15 years • Income Payments may begin 1 year after Contract Issue 	<ul style="list-style-type: none"> • IAV Rate is 7.25% Simple Interest • 1.2% Annual Fee from Contract Value • Accumulation Period is 7 years • Income Payments may begin 1 year after Contract Issue • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period 	<ul style="list-style-type: none"> • IAV Rate is 6.0% Compound Interest for 10 years • Years 11-15 guaranteed to never be lower than 3.0% Compound Interest • 1.2% Annual Fee from Contract Value • Accumulation Period is 15 years • Income Payments may begin 1 year after Contract Issue • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period

Interest Rates available on the IncomeShield Series may be higher for contracts that do not elect a Lifetime Income Benefit Rider. IAV = Income Account Value

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Payment Options

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
50	3.08%	2.90%	2.64%
51	3.16%	2.99%	2.73%
52	3.25%	3.08%	2.83%
53	3.34%	3.16%	2.93%
54	3.43%	3.25%	3.02%
55	3.52%	3.34%	3.12%
56	3.61%	3.44%	3.22%
57	3.71%	3.53%	3.30%
58	3.81%	3.63%	3.38%
59	3.90%	3.73%	3.45%

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
60	4.00%	3.82%	3.52%
61	4.10%	3.92%	3.57%
62	4.19%	4.02%	3.62%
63	4.29%	4.11%	3.67%
64	4.39%	4.21%	3.73%
65	4.48%	4.30%	3.78%
66	4.57%	4.39%	3.83%
67	4.66%	4.47%	3.88%
68	4.75%	4.54%	3.94%
69	4.84%	4.62%	3.99%

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
70	4.92%	4.70%	4.04%
71	5.00%	4.77%	4.09%
72	5.08%	4.84%	4.13%
73	5.16%	4.90%	4.17%
74	5.24%	4.96%	4.20%
75	5.32%	5.02%	4.24%
76	5.39%	5.08%	4.27%
77	5.46%	5.14%	4.31%
78	5.53%	5.20%	4.35%
79	5.60%	5.27%	4.40%
80	5.67%	5.32%	4.44%

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ, IncomeShield 7 Sales Brochure, form #01SB1164-7 and IncomeShield 10 Sales Brochure, form #01SB1164-10. For CA please refer to the Lifetime Income Benefit Rider Frequently Asked Questions form #01F1157-CA, IncomeShield 7 Sales Brochure, form #01SB1164-7-CA and IncomeShield 9 Sales Brochure, form #01SB1164-9-CA.

Riders issued under form series ICC17 R-LIBR-FSP, ICC17 R-LIBR-W-FSP, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Claims paying ability based on the financial strength of American Equity.

See brochure and disclosure for details.

Montana Residents will be issued on a gender neutral basis. Both Males and Females will be issued using Female payout factors. Joint factors remain the same.



Lifetime Income Benefit Rider Profile

For use with Bonus Gold and Retirement Gold

Effective: 10/16/19

(Rates Subject to Change)

3 LIFETIME INCOME BENEFIT OPTIONS

Option 1	Option 2	Option 3
Lifetime Income Benefit Rider	Lifetime Income Benefit Rider with Wellbeing Benefit	Lifetime Income Benefit Rider with Indexing Income
Available for issue ages 50+	Available for issue ages 50+	Available for issue ages 50+
<ul style="list-style-type: none"> • IAV Rate* is 6.0% Compound Interest • 0.90% Annual Fee from Contract Value • Accumulation Period is 20 years 	<ul style="list-style-type: none"> • IAV Rate* is 6.0% Compound Interest • 1.0% Annual Fee from Contract Value • Accumulation Period is 20 years • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period 	<ul style="list-style-type: none"> • Current IAV Multiplier is set at issue and guaranteed for the first contract year (currently 400%) • No guaranteed IAV Rate • The Contract Value rate-of-return on the previous contract anniversary is multiplied by the IAV Multiplier to determine the percentage of IAV credit for the year • 0.90% Annual Fee from Contract Value • IAV Period lasts until LIB payments are elected

*Initial IAV Rate guaranteed for 10 years. The IAV Rate for the remainder of the 20 year accumulation period will never be lower than the minimum guaranteed IAV Rate of 2%.

IAV = Income Account Value

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Lifetime Income Benefit Rider Profile

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Payment Options

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
50	2.72%	2.55%	2.34%
51	2.81%	2.64%	2.43%
52	2.90%	2.72%	2.52%
53	2.99%	2.81%	2.60%
54	3.08%	2.90%	2.68%
55	3.16%	2.99%	2.76%
56	3.25%	3.08%	2.84%
57	3.34%	3.16%	2.92%
58	3.43%	3.25%	3.00%
59	3.52%	3.34%	3.07%

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
60	3.60%	3.43%	3.14%
61	3.69%	3.52%	3.20%
62	3.78%	3.60%	3.26%
63	3.87%	3.69%	3.32%
64	3.96%	3.78%	3.37%
65	4.04%	3.87%	3.43%
66	4.13%	3.96%	3.47%
67	4.22%	4.04%	3.52%
68	4.31%	4.13%	3.56%
69	4.40%	4.22%	3.60%

Age	Single Payout %		Joint Payout %
	Male	Female	Joint
70	4.48%	4.30%	3.65%
71	4.57%	4.37%	3.69%
72	4.66%	4.43%	3.74%
73	4.74%	4.49%	3.78%
74	4.82%	4.54%	3.82%
75	4.90%	4.60%	3.87%
76	4.98%	4.65%	3.91%
77	5.06%	4.70%	3.96%
78	5.13%	4.75%	3.99%
79	5.20%	4.79%	4.03%
80	5.28%	4.84%	4.06%

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ.

Riders issued under form series ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP and ICC16 R-LIBR-IDX and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply. Claims paying ability based on the financial strength of American Equity.

See brochure and disclosure for details.

Montana Residents will be issued on a gender neutral basis. Both Males and Females will be issued using Female payout factors. Joint factors remain the same.

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Lifetime Income Benefit Rider Profile

For use with Choice Series

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3 LIFETIME INCOME BENEFIT OPTIONS

Option 1	Option 2	Option 3
Lifetime Income Benefit Rider	Lifetime Income Benefit Rider with Wellbeing Benefit <small>Not available in CA, CT, DE, HI, ID, IL, MN, MO or WA</small>	Lifetime Income Benefit Rider with Indexing Income <small>Not available in CA or DE</small>
Available for issue ages 50-80	Available for issue ages 50-80	Available for issue ages 50-80
<ul style="list-style-type: none"> • IAV Rate is 6.0% • 0.90% Annual Fee from Contract Value • IAV Period is 7 years with up to 14 years growth 	<ul style="list-style-type: none"> • IAV Rate is 6.0% • 1.0% Annual Fee from Contract Value • IAV Period is 7 years with up to 14 years growth • 2 Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to 5 Year Enhanced LIB Period 	<ul style="list-style-type: none"> • Current IAV Multiplier is 220% • No guaranteed IAV Rate • The Contract Value rate-of-return on the previous contract anniversary is multiplied by the IAV Multiplier to determine the percentage of IAV credit for the year • 0.90% Annual Fee from Contract Value • IAV Period lasts until LIB payments are elected

IAV = Income Account Value

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Payment Options

Age	Single Payout %	Joint Payout %
50	2.86%	2.42%
51	2.94%	2.50%
52	3.03%	2.59%
53	3.12%	2.68%
54	3.21%	2.77%
55	3.30%	2.86%
56	3.38%	2.94%
57	3.47%	3.03%
58	3.56%	3.12%
59	3.65%	3.21%

Age	Single Payout %	Joint Payout %
60	3.74%	3.30%
61	3.82%	3.38%
62	3.91%	3.47%
63	4.00%	3.56%
64	4.09%	3.65%
65	4.18%	3.74%
66	4.26%	3.82%
67	4.35%	3.91%
68	4.44%	3.96%
69	4.53%	4.00%

Age	Single Payout %	Joint Payout %
70	4.62%	4.04%
71	4.70%	4.09%
72	4.79%	4.13%
73	4.88%	4.18%
74	4.97%	4.22%
75	5.06%	4.26%
76	5.14%	4.31%
77	5.23%	4.35%
78	5.32%	4.40%
79	5.41%	4.44%
80	5.50%	4.48%

Client chooses payment option upon election of rider payments - Not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions, form #01BLIBR-FAQ and Sales Brochure, form #01SB1158. For CA please refer to the Lifetime Income Benefit Rider Frequently Asked Questions Form #01F1157-CA and the Sales Brochure, Form #01SB1158-B. Form numbers may vary by state.

Riders issued under form series ICC14 R-LIBR, 14 R-LIBR-W, and ICC16 R-LIBR-IDX and state variations thereof. Availability may vary by product and state. Please see Indexed Annuity Approval Chart, form 01F1025, for details.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply. Claims paying ability based on the financial strength of American Equity.

See brochure and disclosure for details.



American Equity Investment Life Insurance Company®
6000 Westown Pkwy, West Des Moines, IA 50266

www.american-equity.com • Call us at 888-647-1371

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