

Destinations 10 Annuity

Effective: 06/22/20

(Rates Subject to Change)

Features

- Free Withdrawal
 - Up to 10% of Contract Value annually, starting year two
 - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days¹
- Nursing Care Rider² and Terminal Illness Rider² for Owners under age 75 at issue
- Market Value Adjustment Rider (MVA)³
- No Surrender Charges at death

Interest Rates				
Destinations 10 Annuity	PR	RR	RIRR	Issue Age
BofA Destinations Index™ Annual Pt to Pt w/ PR	82%	-	43%	18-80
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	116%	-	61%	
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	1.10%	-	
Current Fixed Value Rate 1.90% ⁴				

Schedule(s)	
Destinations 10 Annuity	
Surrender Charges (10 Years)	9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Premium	Minimum Rates
Minimum Premium: \$5,000	MGIR: Currently 1% ⁵
Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR

¹ Benefit not guaranteed and subject to change. ² Riders issued under Form Series ICC19 R-NCR and ICC19 R-TIR and state variations thereof. Availability may vary by state. See form 01F1001 Waiver of Surrender Charge Riders for additional details. ³ MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. ⁴ Fixed Value Minimum Guaranteed Interest Rate is 0.50%. ⁵ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

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**AMERICAN
EQUITY™**

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Annuity contract and Riders issued under form series ICC17 BASE-IDX, ICC17 IDX-10-10, ICC18 E-MPTP-A (+ Patent Pending), ICC20 E-PTP-PR, ICC18 R-WSC, ICC16 R-MVA and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

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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