

Destinations 9 Annuity

For use in California only.

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
- Market Value Adjustment Rider (MVA)²
- No Surrender Charges at death

| Interest Rates | | | | |
|-----------------------------------------------------------------|------|-------|------|-----------|
| Destinations 9 Annuity | PR | RR | RIRR | Issue Age |
| BofA Destinations Index™ Annual Pt to Pt w/ PR | 74% | - | 36% | 18-80 |
| BofA Destinations Index™ 2-Year Pt to Pt w/ PR | 106% | - | 52% | |
| S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺ | - | 0.90% | - | |
| Current Fixed Value Rate 1.75% ³ | | | | |

| Schedule(s) | |
|-------------------------------------------------------------------------------|------------------------------------------------------------------------------|
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| Surrender Charges (9 Years) | 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0% |
| Premium | Minimum Rates |
| Minimum Premium: \$5,000 | MGIR: Currently 1% ⁴ |
| 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 MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Fixed Value Minimum Guaranteed Interest Rate is 0.50%. ⁴ 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

The one who works for you!®



**AMERICAN
EQUITY™**

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Annuity contract and Riders issued under form series CA17 BASE-IDX, 17 IDX-10-9, 18 E-MPTP-A (+ Patent Pending), 20 E-PTP-PR, 18 R-WSC, CA19 R-MVA-9.

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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