

How Does AssetShield 5 Work?

Featuring a 130% Participation Rate

Societe Generale Global Sentiment Index compound annualized return	130% Par Rate compound annualized return
7.71%	8.53%

AssetShield 5 can protect principal and interest credits while maintaining the opportunity for growth.

Indexed annuities are fixed annuities that provide an opportunity to earn more interest than traditional fixed annuities and other safe money alternatives.*

This is done by basing interest earned on an increase in an equity index. The crediting method used can be chosen on each contract anniversary.

Participation Rate (Par Rate): Determines what percent of the increase in the index will be credited to the annuity.

Example: In 2010, the Societe Generale Global Sentiment Index returned 13.42%. The crediting amount will be 17.45%.

Year	SG Global Sentiment Index	Value using SG Global Sentiment Index	130% Par Rate	Contract Value using Par Rate
2003	7.58%	\$107,580	9.85%	\$108,350
2004	14.44%	\$123,115	18.77%	\$127,062
2005	16.30%	\$143,182	21.19%	\$152,081
2006	4.89%	\$150,184	6.36%	\$159,472
2007	6.26%	\$159,585	8.14%	\$170,061
2008	-0.58%	\$158,660	0.00%	\$167,510
2009	6.92%	\$169,639	9.00%	\$180,073
2010	13.42%	\$192,405	17.45%	\$208,795
2011	11.49%	\$214,512	14.94%	\$236,857
2012	9.71%	\$235,341	12.62%	\$263,195
2013	1.07%	\$237,859	1.39%	\$262,905
2014	12.46%	\$267,496	16.20%	\$301,553
2015	1.45%	\$271,375	1.89%	\$302,729
2016	5.35%	\$285,894	6.96%	\$319,258
2017	9.26%	\$312,367	12.04%	\$352,907
2018	0.20%	\$312,992	0.26%	\$348,531
2019	10.07%	\$344,510	13.09%	\$388,926
2020	10.60%	\$381,028	13.78%	\$436,686

The one who works for you!®



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Source: Bloomberg membership only database from 12/31/2002 to 12/31/2020. The SG Global Sentiment Index was launched on 12/24/2020. This backtested, hypothetical, historical data has inherent limitations and is provided for illustrative purposes only. It should not be read as a guarantee or an indication of the future performance of the SG Global Sentiment Index. Results during these periods may have been different (perhaps considerably) had the strategy actually been in existence. Unlike actual performance records, hypothetical or simulated performances, returns or scenarios may not necessarily reflect certain market factors such as liquidity constraints. THE FIGURES RELATING TO PAST PERFORMANCES AND/OR SIMULATED PERFORMANCES REFER TO PAST PERIODS AND ARE NOT A RELIABLE INDICATOR OF FUTURE RESULTS.

For demonstrative purposes only. Hypothetical values and returns are calculated using the last business day of each year's closing value. Participation rate is set at issue and subject to change. Past performance does not guarantee future results. 2018 is the year the AssetShield 5 product became available.

The fixed index annuity in this hypothetical example uses the annual point-to-point index method based on changes in the SG Global Sentiment Index to calculate the indexed rate for each term. For purposes of this chart a 130% participation rate is applied for all terms in the period. Assuming \$100,000 initial premium. 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. +Value assumes a hypothetical investment in 2002 of \$100,000.00 directly into the SG Global Sentiment Index.

130% par rate only available when optional Performance Rate Rider is applied. Lower rates available without performance rate rider. A rider charge is deducted from the contract value at the end of each term as long as the Performance Rate Rider is applied. See AssetShield sales brochure and disclosure for additional details. Rider issued under form series ICC20 R-ERR, 21 R-ERR and state variations thereof. Availability may vary by state.

American Equity Investment Life Insurance Company® does not offer legal, investment, or tax advice. Please consult a qualified professional.

Annuity contract issued under form series ICC17 BASE-IDX, ICC17 IDX-T0-5, ICC20 E-PTP-PR and state variations thereof. Availability may vary by state.

*Insurance products offered by American Equity Investment Life Insurance Company®. Other retirement options may also support similar goals.

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