

# Fixed Product Profile

Interest Rates Effective: 07/10/17

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges
<b>RateShield 10+</b>  <b>5%</b> Premium Bonus <sup>4</sup>	<b>Current Fixed Value Rate - 1.45% Non-MVA</b> <b>Current Fixed Value Rate - 1.65% MVA<sup>3</sup></b>  <b>Bonus Vesting:</b> 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)	MGIR: Currently 1.00% <sup>2</sup>	Minimum Premium: \$5,000  Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately <sup>1</sup>  Optional IncomeShield Rider: ICC16 R-LIBR-FS	9.10, 9.10, 8.50, 7.50, 6.50, 5.50, 4.50, 3.40, 2.30, 1.10, 0% (10 Years)
<b>RateShield 10</b>	<b>Current Fixed Value Rate - 1.95% Non-MVA</b> <b>Current Fixed Value Rate - 2.15% MVA<sup>3</sup></b>	MGIR: Currently 1.00% <sup>2</sup>	Minimum Premium: \$5,000  Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately <sup>1</sup>  Optional IncomeShield Rider: ICC16 R-LIBR-FS	9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 3.10, 2.10, 1.00, 0% (10 Years)
<b>RateShield 7</b>	<b>Current Fixed Value Rate - 1.80% Non-MVA</b> <b>Current Fixed Value Rate - 1.95% MVA<sup>3</sup></b>	MGIR: Currently 1.00% <sup>2</sup>	Minimum Premium: \$5,000  Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value, Starting Year 2. Systematic W/D & RMD immediately <sup>1</sup>  Optional IncomeShield Rider: ICC16 R-LIBR-FS	9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.10, 0% (7 Years)

The one who works for you!<sup>®</sup>



# Product Profile

Interest Rates Effective: 07/10/17

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals <sup>3</sup>	Surrender Charges <sup>5</sup>
<b>Guarantee Series</b>	<b>Guarantee 5</b>	<b>2.30%</b>	MGIR: Currently 1.00% <sup>2</sup>	Minimum Premium: \$10,000  Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	18-85	Annually, Penalty-Free Withdrawal of interest credited that Contract Year	<u>Guarantee 5</u> : 9, 8, 7, 6, 5, 0% (5 Years)
	<b>Guarantee 6</b>	<b>2.45%</b>					<u>Guarantee 6</u> : 9, 8, 7, 6, 5, 4, 0% (6 Years)
	<b>Guarantee 7</b>	<b>2.60%</b>					<u>Guarantee 7</u> : 9, 8, 7, 6, 5, 4, 3, 0% (7 Years)

Product	Interest Rates	Income Options	Premium	Issue Age	Payout Modes
<b>Immediate Annuity</b>	Call Marketing for Quotes	5-25 year Certain or Life options (with or without period certain) <sup>6</sup>	Minimum Premium: \$10,000  Maximum Premium: 18-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000 81-90: \$250,000	18-90	Monthly, quarterly, semi-annually or annually

Annuity Contract and Rider issued under form series ICC1 6 BASE-FXD, ICC1 6 FXD-2, ICC1 6 BASE-FXD-B, ICC1 6 FXD-3, ICC1 6 R-MVA, ICC1 3 MYGA, ICC1 5 SPIA, ICC1 6 R-LIBR-FS and state variations thereof. Availability and benefits may vary by state.

<sup>1</sup> Benefit not guaranteed and subject to change.

<sup>2</sup> MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

<sup>3</sup> Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

<sup>4</sup> Bonus Vesting Schedule Applies.

<sup>5</sup> See disclosure for state specific variations.

<sup>6</sup> 5-9 year period certain not available in ME, NV, SD, WV, or WY.

Riders: The NCR-100 and TIR-100 are available on the RateShield Series and Guarantee Series.

Form number and availability may vary by state.



[life.american-equity.com](http://life.american-equity.com)

Call us at **888-647-1371**

6000 Westown Pkwy, West Des Moines, IA 50266