



## American Equity Rolls out Accumulation Product Enhancements

February 22, 2021

*New indices and crediting options added for new growth potential*

WEST DES MOINES, Iowa--(BUSINESS WIRE)--Feb. 22, 2021-- American Equity Investment Life Insurance Company®, a leading underwriter of fixed index annuities, announced a series of enhancements to its flagship accumulation product, the AssetShield fixed index annuity. This 5, 7, and 10-year annuity product line now offers new equity and multi-asset index options, as well as the choice to purchase a higher rate on crediting strategies for added growth potential. The new benefits are the latest addition to American Equity's suite of annuities aimed at helping provide clients safe asset growth choices and the dignity of securing a guaranteed paycheck.

"We are excited to continue working with leading global financial institutions to further round out our fixed index annuity portfolio," said American Equity Chief Executive Officer Anant Bhalla. "These enhancements give clients new growth options and new control of how their money works for them."

### New Index Options

In addition to the product's original two S&P 500® Index options, there are three new indices available for all of the AssetShield index-linked crediting strategies.

"Each index was chosen for specific qualities, helping provide diverse allocation strategy options as different markets react to different market conditions," said American Equity President Ron Grensteiner.

**BofA Destinations Index™ (Ticker: BOFADST5)** Developed in collaboration with Bank of America and exclusive to American Equity, the volatility-controlled index tracks domestic equities, treasuries and a gold index.

"The BofA Destinations Index™ is a rules-based strategy, and combines three assets using two time-tested investment principles – balanced risk and momentum," noted Will Holligan, head of Americas Insurance Solutions for Bank of America. "By balancing risk and then seeking returns, this index aims to provide stable returns in many market environments."

**Credit Suisse Tech Edge Index (Ticker: CSEATEDG):** The excess return index combines four U.S tech and biotech ETFs and two fixed income components. It utilizes a cutting-edge volatility control mechanism, powered by Salt Financial, to identify changing market conditions using a combination of intraday and end-of-day data.

Mike Ebert, head of equity derivatives at Credit Suisse, commented, "We are very pleased to have worked in collaboration with Salt Financial and American Equity to launch the Credit Suisse Tech Edge Index, a differentiated and unique index solution powered by the innovative truVol® engine. With a twofold focus on technology, both in its design and in its equity thematic, this innovative index aims at providing investors with an opportunity for consistent performance across various market cycles."

**SG Global Sentiment Index (Ticker: SGIXSENT):** This multi-asset class index assesses market sentiments to determine whether a market is in a growth, intermediate or shrinking phase. Each phase is associated with an allocation across a global and diverse asset base, including equities, bonds and commodities in domestic, European and Asian markets.

### New Rider Option

Clients now have a new option for magnified growth potential. In exchange for a fee, this rider provides the opportunity to increase the cap, participation rate or replacement rate on elected index-linked crediting strategies. The rider fee is locked in for the surrender charge schedule and deducted on the last day of each term.

### ABOUT AMERICAN EQUITY

American Equity Investment Life Insurance Company® is a full-service underwriter of fixed annuity products, with a primary emphasis on the sale of index annuities. Headquartered in West Des Moines, Iowa, American Equity Investment Life Insurance Company is committed to providing products with integrity, as well as superior service to the agents it partners with and their policyholders. For more information, please visit [www.american-equity.com](http://www.american-equity.com).

### ABOUT BANK OF AMERICA

The BofA Destinations Index™ (the "Index") has been created and is owned by BofA Securities, Inc. and its Affiliates (collectively, "BofAS") and the Index has been licensed to American Equity Investment Life Insurance Company ("American Equity"). Neither American Equity nor any fixed index annuity ("Product") is sponsored, operated, endorsed, sold or promoted by BofAS. Obligations to make payments under any Products are solely the obligation of American Equity pursuant to the term of the contract between American Equity and a purchaser, and are not the responsibility of BofAS. BofAS indices and related information, the name "BofAS", and related trademarks, are intellectual property licensed from BofAS, and may not be copied, used, or distributed without BofAS' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofAS. **BOFAS MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE INDICES, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).**

## ABOUT CREDIT SUISSE

Credit Suisse is one of the world's leading financial services providers. Our strategy builds on Credit Suisse's core strengths: its position as a leading wealth manager, its specialist investment banking capabilities and its strong presence in our home market of Switzerland. We seek to follow a balanced approach to wealth management, aiming to capitalize on both the large pool of wealth within mature markets as well as the significant growth in wealth in Asia Pacific and other emerging markets, while also serving key developed markets with an emphasis on Switzerland. Credit Suisse employs approximately 48,770 people. The registered shares (CSGN) of Credit Suisse Group AG, are listed in Switzerland and, in the form of American Depositary Shares (CS), in New York. Further information about Credit Suisse can be found at [www.credit-suisse.com](http://www.credit-suisse.com).

## ABOUT SOCIETE GENERALE

Societe Generale is one of the largest European financial services groups. It combines financial solidity with a strategy of sustainable growth and employs 138,000 employees in 62 countries, serving more than 29 million clients globally. Societe Generale's teams offer services to individual, corporate and institutional customers in three core businesses: Retail banking in France, International retail banking and Corporate and investment banking (SG CIB).

### Bottom-page disclosures

The Credit Suisse Tech Edge Index and "Credit Suisse", and any trademarks, service marks and logos related thereto are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). Credit Suisse has no relationship to American Equity Investment Life Insurance Company ("American Equity"), other than certain hedging arrangements and the licensing of the Index and its service marks for use in connection with a fixed indexed annuity offered by American Equity ("the Product") and is not a party to any transaction contemplated hereby. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Product. Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use. Obligations to make payments under the Product are solely the obligation of American Equity and are not the responsibility of Credit Suisse.

The truVol® Risk Control Engine is a service mark of Salt Financial Indices LLC, and has been licensed for use by Credit Suisse. This Product is not sponsored, endorsed, sold or promoted by Salt Financial Indices LLC. Nor does Salt Financial Indices LLC make any representation regarding the advisability of investing in the Product.

### S&P 500®

The "S&P 500®" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company ("AEL"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes by AEL. AEL's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions, or interruptions of the S&P.

View source version on [businesswire.com](https://www.businesswire.com/news/home/20210222005884/en/): <https://www.businesswire.com/news/home/20210222005884/en/>

Heather Gierstorf  
Vice President – Communications  
American Equity Investment Life Insurance Company®  
515-457-1788  
[hgierstorf@american-equity.com](mailto:hgierstorf@american-equity.com)

Source: American Equity Investment Life Insurance Company