



New American Equity Fixed Index Annuity Offers a Next Generation Crediting Strategy to Drive Growth Opportunities

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FlexShield 10 single premium fixed index annuity provides opportunities for aggressive accumulation

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For the millions of Americans looking for more flexible accumulation options as they grow their nest egg, American Equity Investment Life Insurance Company launches a new fixed index annuity – FlexShield 10. This 10-year retirement product brings a fresh approach to index-linked crediting by using an innovative new strategy, that gives contract owners the opportunity to unlock higher upside potential in return for accepting potential negative performance adjustments and a 10 year surrender charge period. And like all traditional fixed index annuities, FlexShield 10 provides benefits like principal protection from market declines, and the opportunity for tax-deferred growth.

"At American Equity, we believe in cultivating a spirit of innovation, growth, and integrity, not just for our people but also for our products," said American Equity Chief Executive Officer Anant Bhalla. "The FlexShield 10 captures that spirit and empowers clients in their retirement planning, so they can move toward their second act with the confidence that comes from knowing that their principal is protected as they seize the opportunity to grow their foundational wealth."

Protect, Build, Flex

The FlexShield 10 annuity aims to provide a path to consistent growth opportunities, even in persistently low interest rate or volatile market environments, without incurring any fees to the client. To do this, the annuity design features three key components that work together to protect and build assets while providing added accumulation flexibility. We call it Protect, Build, Flex.

First, for protection, the premium is shielded from market volatility for the life of the contract. Second, to build assets, FlexShield 10 offers contract owners the ability to unlock greater upside potential to help build their nest egg in exchange for accepting the possibility of limited downside adjustments to accumulated value. At the end of 10 years, the sum of these adjustments is credited to the contract value. Finally, for flexibility, FlexShield 10 offers a choice of strategies that can align with individual risk tolerance. For this, contract owners can choose a percentage of how much of their accumulated value they are willing to put at risk. These options can be evaluated annually offering flexibility as contract owner's value grows or their risk preferences change.

"We're proud to offer FlexShield 10, a product that adapts to contract owners' personal risk tolerance and to changes in their retirement assets, helping them to capture opportunities for accumulation in a low-interest-rate environment, without annual fees or risk to principal," said American Equity President Ron Grensteiner.

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.

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