



## Renewal Rate History

Fixed index annuities (FIA) provide a combination of principal protection and growth potential. But the growth opportunity is only as strong as the insurance carrier's ability to provide a consistent renewal rate experience. After all, an attractive rate at issue is only as effective as its stability over time.

American Equity is proud to demonstrate a history of stable renewals.

**Overall, our American Equity AssetShield fixed index annuity line has an average renewal rate of**

**97.3%**  
of original issue rates.\*

### **American Equity AssetShield FIA renewal rate history\***

The figures below show current rates as a percentage of original issue rates for strategies that have reached at least one crediting term.

#### **American Equity AssetShield 5**

**100.2%**

#### **American Equity AssetShield 7**

**99.4%**

#### **American Equity AssetShield 10**

**96.7%**

#### **Why it matters:**

**Stable** renewal rates can drive higher crediting than rates starting high and declining over time.

**Consistent** renewal rates may foster a better overall fixed index annuity experience.

**Diversified** allocations offer enhanced fixed index annuity crediting potential.

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\*Renewal data demonstrated is for contracts issued in the time period between 1.1.2019-3.31.24 with strategies that have experienced at least one renewal. Metrics were calculated based on initial contract owner allocations. Calculations exclude any impacts from transfer activity, and are based on fixed and index-linked crediting strategies.

Annuity contract and Rider(s) issued under form series ICC22 BASE-IDX, ICC22 IDX-10-10, ICC22 IDX-10-7, ICC22 IDX-10-5, ICC20 E-PTP-C, ICC20 E-MPTP-C, ICC20 E-PTP-PR, ICC24 E-BPT, ICC20 R-EBR, ICC20 R-ERR, 21 R-ERR, ICC16 R-MVA and state variations thereof. Availability may vary by product and state. For complete details please see product specific sales brochure(s) and disclosure(s).

The information shown reflects renewal rate history on previously issued AssetShield fixed index annuity products and is not intended to represent guarantees or projections of future results. This is not an illustration of potential results and should not be construed as such. Past performance is not an indication of future results. This is not a comprehensive overview of all the relevant features and benefits of the AssetShield fixed index annuity products. Please read the sales brochure and disclosure for complete details and limitations

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Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

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.