



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®



# American Equity

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# **INCOMESHIELD 9**

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FIXED INDEX ANNUITY

**With Lifetime Income Benefit Rider**

For use in California only

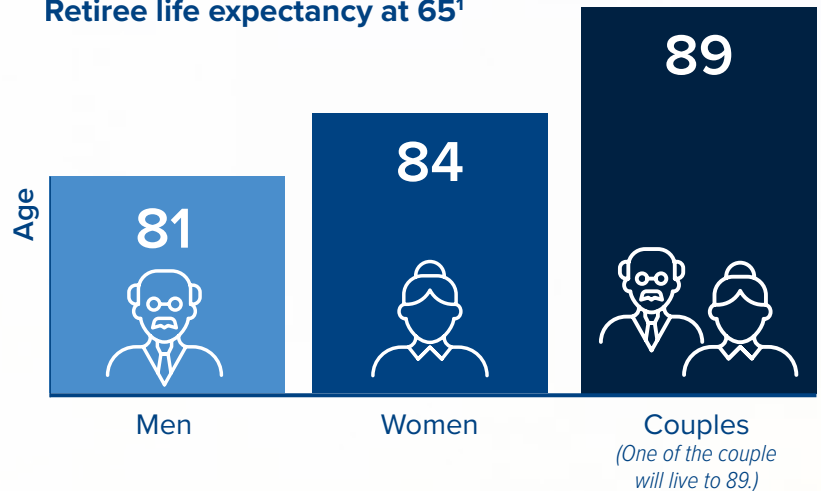
# Retirement today



## Living longer

We are living longer. A retiree turning 65-years-old today is expected to fund almost two decades of retirement. And, that's just the average.<sup>1</sup>

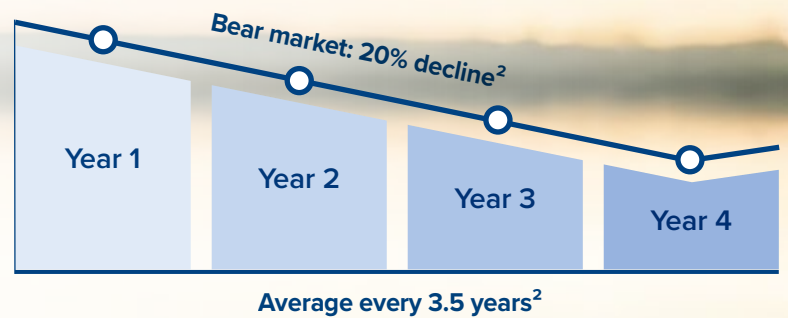
## Retiree life expectancy at 65<sup>1</sup>



## Market risk

The reality is that most people planning to retire in the near future will be impacted by a bear market.

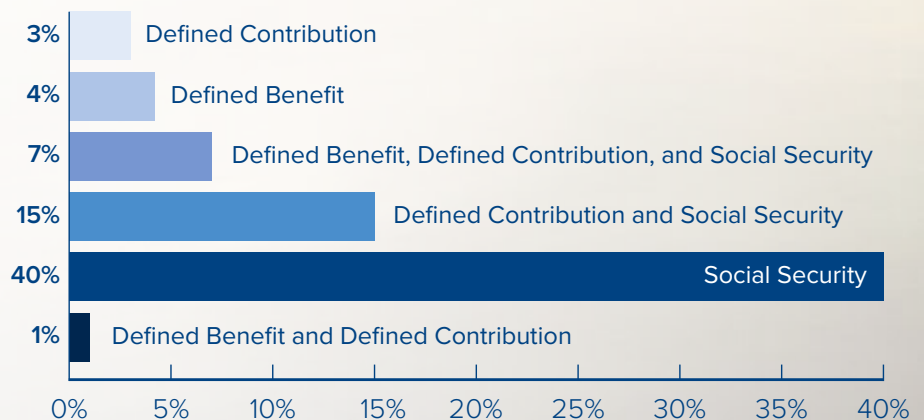
## Bear market cycles



## Retirement income

A three-source retirement income structure is considered ideal for financial security, but only 7% of older Americans live this way.<sup>3</sup>

## Retirement income sources



# American Equity IncomeShield 9

If you want to protect a portion of your portfolio from market loss and secure a guaranteed source of income in retirement, American Equity IncomeShield 9 could provide the combination of guarantees you need to live out the retirement you want. It starts with a premium bonus applied to all first-year payments and continues to deliver guarantees for life.



# Secure your retirement today

## What is a fixed index annuity?

A fixed index annuity (FIA) is a contract with an insurance company that offers growth potential while also protecting your money from market loss. Growth is tied to the performance of an index; if the index performs well, you receive interest credits. Your money is never directly exposed to the stock market, and the value of your annuity won't fall below the original premium unless withdrawals are made.

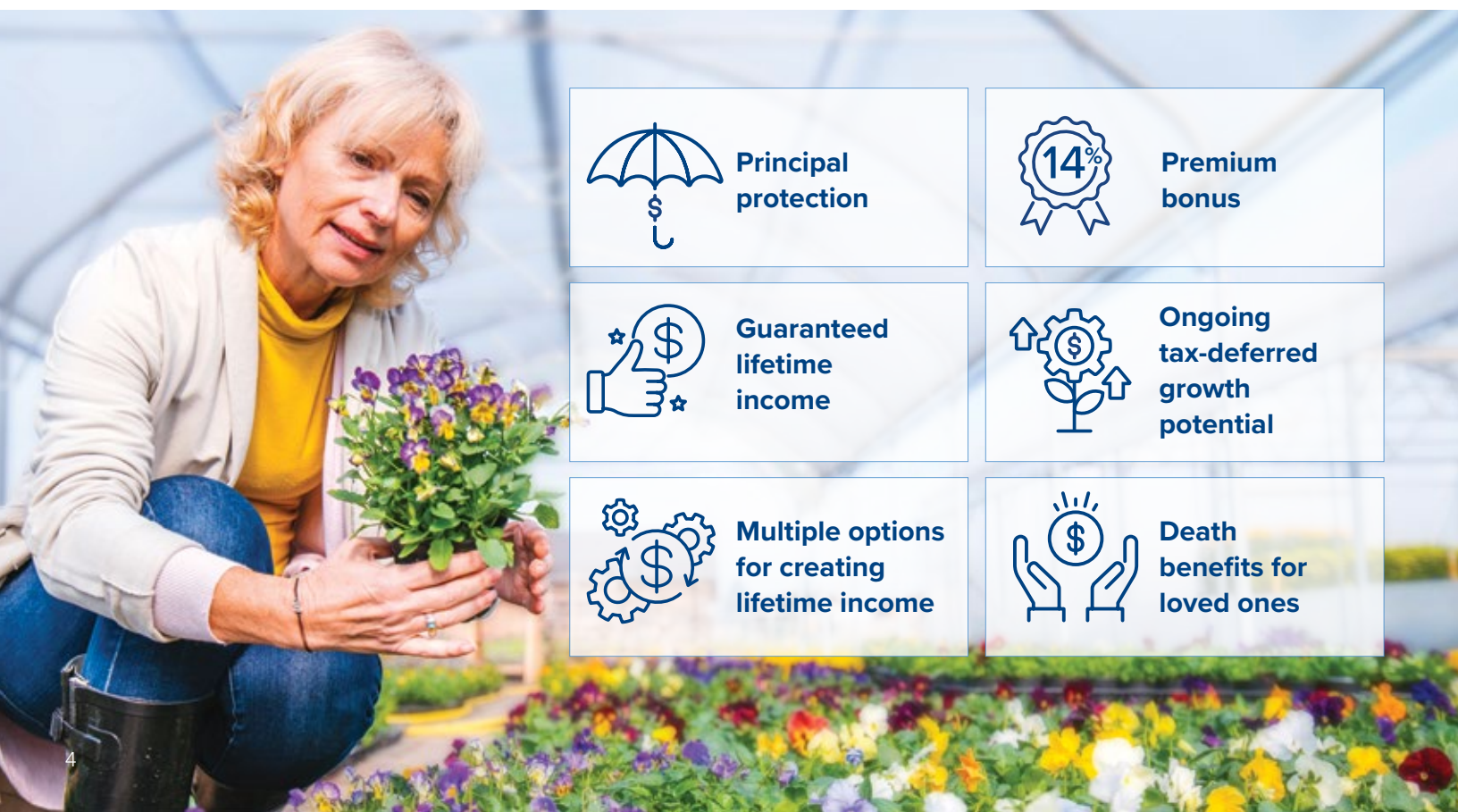
## How a fixed index annuity works

Money used to purchase your fixed index annuity, as well as any interest earned, is protected from market-based loss. The annuity is not directly tied to an index, and there are none of the exposure risks associated with direct stock or share ownership. It cannot lose money due to index volatility, and the interest credited will never be less than zero.

Growth potential is provided through fixed and index-linked interest crediting strategies, and all gains grow tax-deferred until income is withdrawn. The income value of the annuity is designed to provide a source of guaranteed lifetime income in retirement.

## Protect your retirement income for life

American Equity IncomeShield 9 is designed to protect a portion of your portfolio from retirement unknowns that can stand in the way of your goals. Its benefits offer a powerful combination of potential retirement solutions.



**Principal protection**



**Premium bonus**



**Guaranteed lifetime income**



**Ongoing tax-deferred growth potential**



**Multiple options for creating lifetime income**



**Death benefits for loved ones**

# Protect, boost, and generate lifetime income

## 14% Premium Bonus

American Equity IncomeShield 9 includes a 14% Premium Bonus to help jumpstart your retirement savings from the beginning. This bonus is added to your contract value on all first-year premiums on the date they are received and vests over time.

## Premium allocations

The initial premium payment can be allocated, in any combination, to either the fixed interest or any of the index strategies. Payments received after the initial premium automatically go into the fixed interest strategy. All allocations can be reallocated between the strategy options on the contract anniversary, subject to these minimums:

- **The minimum allocation for each value is \$1,000.**
- **The minimum transfer to select a new value is 10% of the contract value.**

## Premium Bonus vesting

The bonus is subject to a 9-year vesting schedule. Starting in the second year of the contract, a percentage of the bonus is guaranteed. This continues annually until the bonus is fully vested.

The vested amount of the Premium Bonus is guaranteed and cannot be forfeited as a result of a free withdrawal. In the event of a partial withdrawal or surrender, premium bonus payouts will be based on the vesting schedule.

Contract yr.	1	2	3	4	5
Premium Bonus vested %	0%	10%	20%	30%	40%

Contract yr.	6	7	8	9	10+
Premium Bonus vested %	50%	60%	70%	85%	100%

**In the event of your death**, your beneficiaries are not subject to the vesting schedule; they will receive 100% of the contract value including the Premium Bonus.

## Allocation options

You can allocate your money between multiple interest crediting strategies:

- **Fixed interest strategy** – Earn interest at a guaranteed rate for a set period of time. The initial fixed interest rate is set when the contract is issued, and the guarantee period will never be less than one year. This strategy will never earn less than the Minimum Guaranteed Interest Rate of 0.50%.
- **Index strategies** – Choose between one or more of the index-linked strategies available. These strategies track the performance of selected indexes and interest is credited based on increases in the index. Credit is applied using one of three methods:

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**Monthly point-to-point** – At the end of each month the percentage change in an index is compared to the beginning of the month. The total of these monthly changes are calculated at the end of the contract year to determine the amount of interest credited.

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**Annual point-to-point** – On each contract anniversary, the index price is compared to the previous year's index price.

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**2-year point-to-point** – On the contract anniversary at the end of a two-year term, the index price is compared to the index price at the beginning of the term.

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## Calculation Information

Interest credits are calculated using either a cap or participation rate strategy.

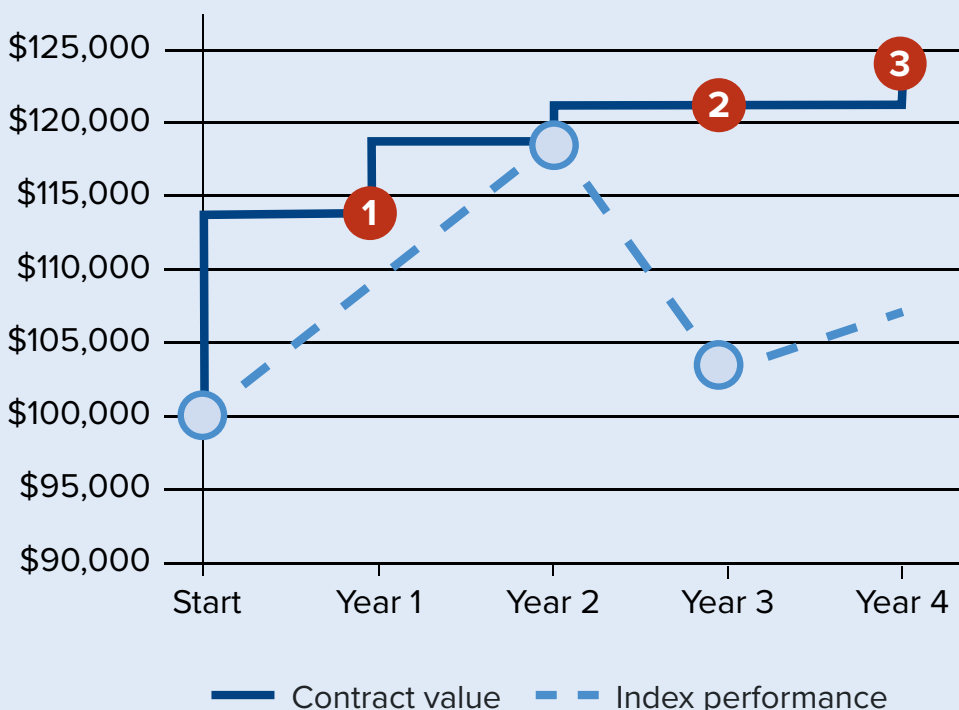
- **Cap** – The maximum amount a fixed index annuity can earn in a strategy term.
- **Participation rate (PR)** – The percentage multiplied against gains in the index to determine the amount of interest credited in a strategy term.

# Index options for growth potential

Index	Ticker	Description
<b>BlackRock® Adaptive U.S. Equity 5% Index</b>	BAUSE5X	This index is designed to deliver exposure to BlackRock's iShares® Core S&P 500® ETF, three fixed income U.S. Treasury iShares® ETFs and a cash component, while adaptively rebalancing daily based on macro conditions.
<b>S&amp;P 500® Index (Equity only)</b>	SPX	Considered one of the best gauges of large-cap U.S. equities, it consists of 500 leading publicly traded companies in the U.S., covers approximately 80% available market capitalization, and rebalances quarterly.
<b>S&amp;P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index</b>	SPXD5UE	Offers exposure to S&P 500® Dividend Aristocrats® Index, consisting of companies in the S&P 500 Index that have consistently increased dividends in each of the past 25 consecutive years, with the added stability of a cash (interest-free) component.

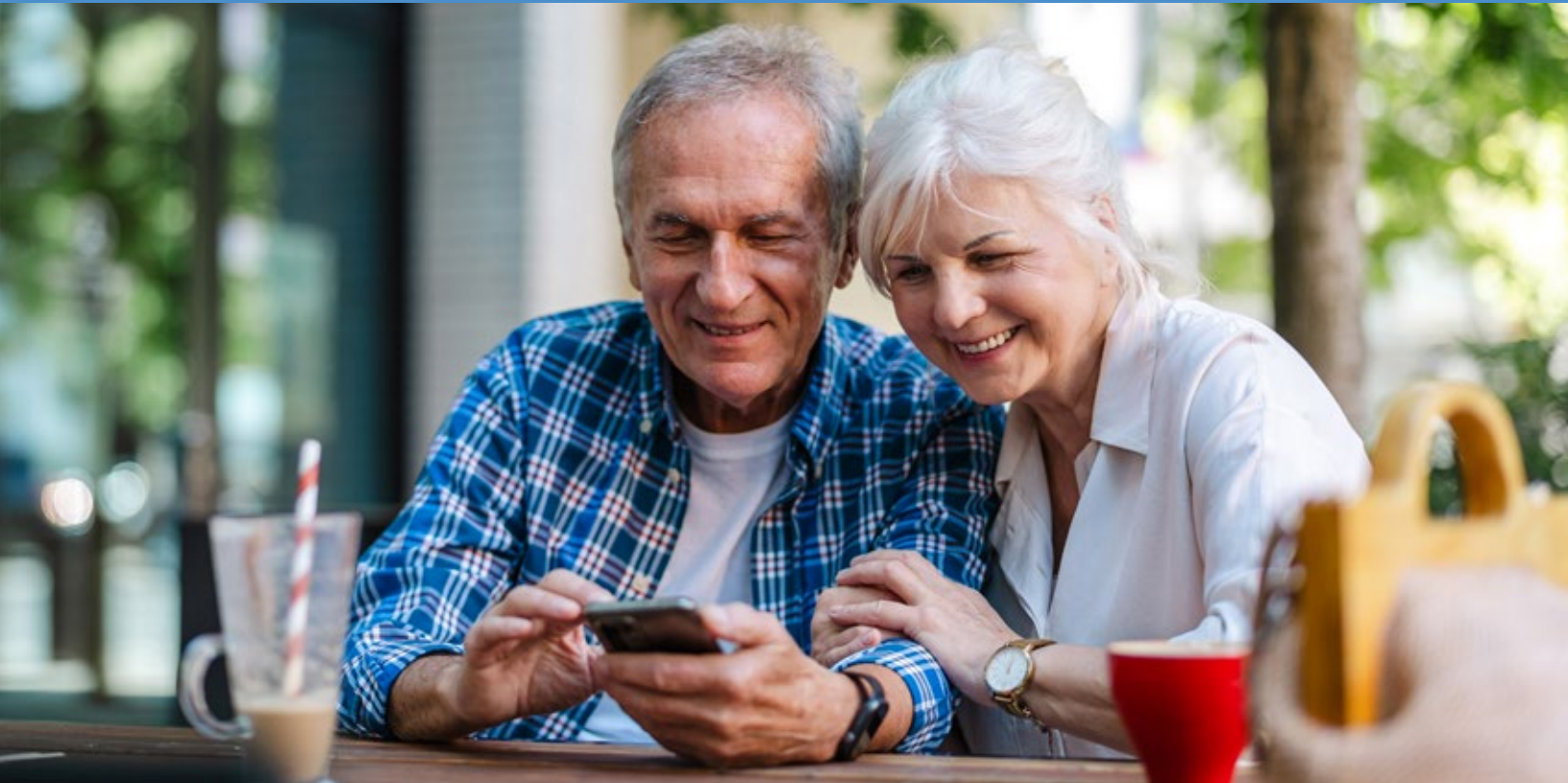
## Locked in growth

All crediting strategies automatically reset on an annual or biennial basis, depending on the strategy term, at which time any earned interest is locked in and cannot be lost due to index declines.



- 1 Contract value increases with the benefit of the Premium Bonus plus positive changes in the index and automatically resets and locks in on contract anniversaries.
- 2 The contract value is protected from negative index declines.
- 3 Due to the automatic reset, positive changes in the index allow the contract value to grow without having to recoup losses from when the index declined.

# Accessing your money



## Surrender values and charges

Your annuity's surrender value will never be less than 87.5% of the premium you've paid, minus any withdrawals, accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate. If you make a partial withdrawal above the free withdrawal amount, or surrender during the surrender charge period, a deduction will be taken according to the surrender charge schedule.

Contract year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge %	7.00%	8.35%	7.35%	6.25%	5.10%	3.95%	2.70%	1.35%	0.70%	0%

## Free withdrawals

After the first year of your contract, you can take an annual withdrawal of up to 10% of your contract value without paying a surrender charge.

## Market Value Adjustment (MVA)

The MVA can increase or decrease the amount of a withdrawal if it exceeds the free withdrawal amount or the surrender value. It does not apply to free withdrawals, death benefits, the Minimum Guaranteed Surrender Value (MGSV), or any distributions after the surrender charge period ends. Generally, if the MVA

index goes up, cash surrender values go down, and if the MVA index goes down, cash surrender values go up. This adjustment helps protect your investment from market fluctuations.

## Death benefit

Death benefit proceeds are paid to the surviving joint owner. If there is no surviving joint owner, the death benefit is paid to the named beneficiary(ies) with no surrender charges, and 100% bonus vesting applied. Multiple payment options are available.

# American Equity IncomeShield 9 with Lifetime Income Benefit Rider



## What is the Lifetime Income Benefit Rider (LIBR)?

The Lifetime Income Benefit Rider, or LIBR, allows you to create a source of guaranteed income in retirement that you cannot outlive, even if the contract value reaches zero and payments have exceeded the initial premium. You may begin income payments after your first contract anniversary, and if you are age 50 or higher.

The LIBR works by building your Income Account Value (IAV) through daily crediting of the annual interest rollups. Its value grows over time until either income payments begin or the accumulation period ends.

American Equity IncomeShield 9 offers you a choice of four different LIBR options. Each of the options offers two separate accumulation segments. The IAV rate increases in the second crediting segment, providing greater accumulation the longer you defer taking income.

# Income for life

## LIBR options

You have four LIBR options to choose from, including the choice between simple or compound interest crediting, and options that include the Wellbeing Benefit feature. As you explore guaranteed lifetime income solutions for you (and spouse), consider how your income timeline and priorities align with the rider features.

### OPTION 01

This option has a two-period IAV rate, declared at issue and guaranteed for 10 years. The initial IAV rate is for the first 2 contract years, and the second IAV rate is for the following 8 contract years. The IAV is calculated on a simple interest basis.

Initial IAV rate: 6% simple (2 years)

Second IAV rate: 18% simple (8 years)

10-year total accumulation period

Rider fee: 1.10%

Income available after 1 year

### OPTION 02

This option has a two-period IAV rate, declared at issue and guaranteed for 15 years. The initial IAV rate is for the first 3 contract years, and the second IAV rate is for the following 12 contract years. The IAV is calculated on compound interest basis.

Initial IAV rate: 7% compound (3 years)

Second IAV rate: 8.50% compound (12 years)

15-year total accumulation period

Rider fee: 1.10%

Income available after 1 year

## LIBR with Wellbeing Benefit options

The following options include the Wellbeing Benefit, which increases the amount of income by an income payment factor, for up to five years, should the contract owner (or their spouse) become unable to perform two of seven activities of daily living outlined in the contract. This option is not confinement driven, so it is available to those receiving home care. The income payment factor increase is 200% for single life or 150% for joint life, and there is a two-year waiting period from contract issue before the benefit can be activated.

### OPTION 03

This option has a two-period IAV rate, declared at issue and guaranteed for 10 years. The initial IAV rate is for the first 2 contract years, and the second IAV rate is for the following 8 contract years. Wellbeing Benefit is included. The IAV is calculated on a simple interest basis.

Initial IAV rate: 6% simple (2 years)

Second IAV rate: 18% simple (8 years)

10-year total accumulation period

Wellbeing Benefit

Rider fee: 1.20%

Income available after 1 year

### OPTION 04

This option has a two-period IAV rate, declared at issue and guaranteed for 15 years. The initial IAV rate is for the first 3 contract years, and the second IAV rate is for the following 12 contract years. Wellbeing Benefit is included. The IAV is calculated on compound interest basis.

Initial IAV rate: 7% compound (3 years)

Second IAV rate: 8.50% compound (12 years)

15-year total accumulation period

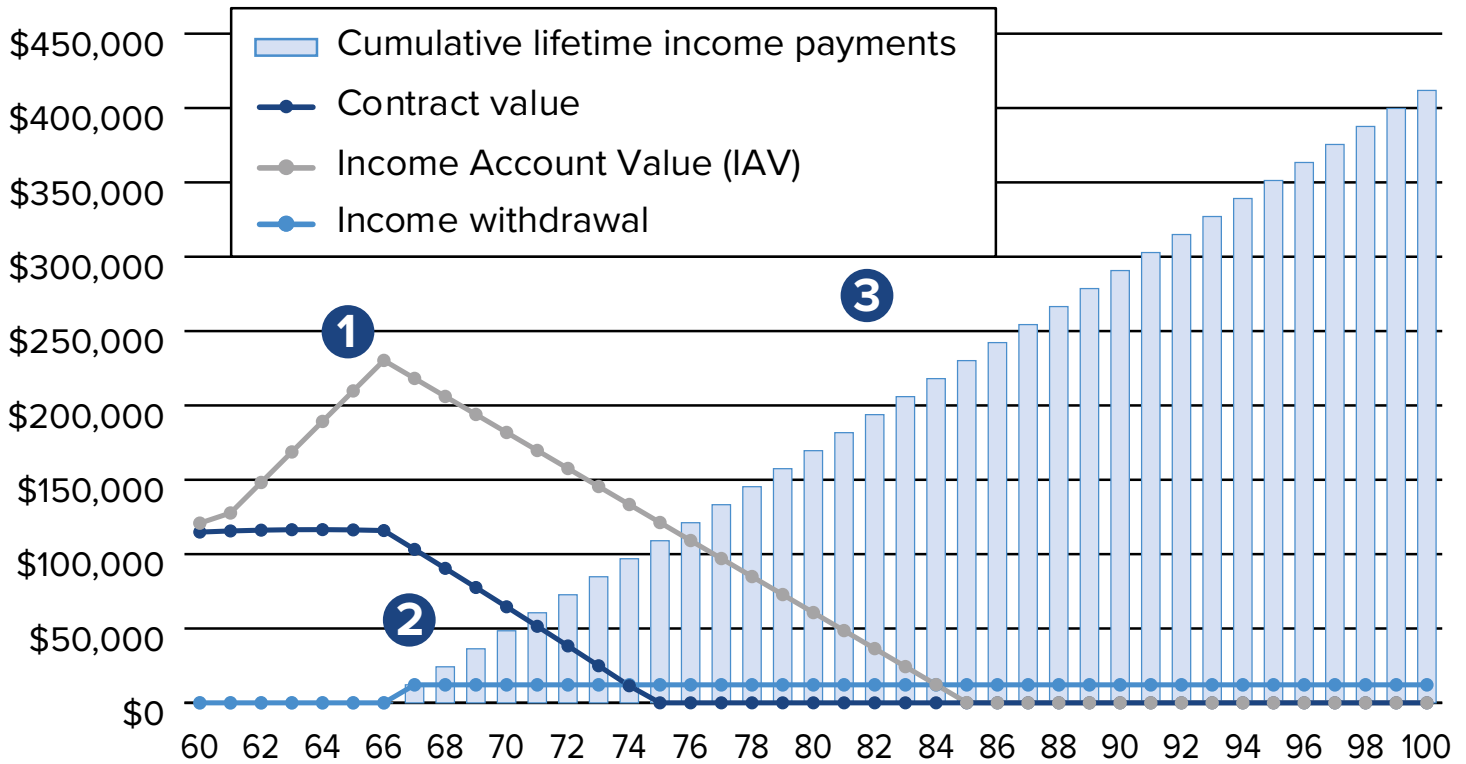
Wellbeing Benefit

Rider fee: 1.20%

Income available after 1 year

# Guaranteed lifelong income payments

To demonstrate LIBR benefits in action, this hypothetical example shows a contract owner who, at age 60, purchases a \$100,000 American Equity IncomeShield 9 with a 14% premium bonus and LIBR option 1.



**1**

After seven years of letting the IAV grow, lifetime income benefits are turned on at age 67, with a guaranteed payout factor of 5.26%.

**2**

Guaranteed lifetime income payments of \$12,113 begin.

**3**

Lifetime income payments continue even if the contract value reaches zero, and cumulative payments exceed the initial premium.

Assumes no withdrawals are taken from the contract prior to income payments beginning. Excess withdrawals taken in addition to lifetime income payments will reduce future income payment amounts. Contract value assumes money is 100% allocated to a 2.00% fixed interest strategy.

# Predictable lifetime income

## Payout factors

Payout factors provide an additional opportunity to generate more income by waiting longer. Factors are based on the LIBR crediting option chosen and the age of the contract owner when they begin taking income (or the age of the younger spouse for joint income).

Age	Simple IAV Rate – Options 1 & 3 –		Compound IAV Rate – Options 2 & 4 –		Age	Simple IAV Rate – Options 1 & 3 –		Compound IAV Rate – Options 2 & 4 –	
	Single	Joint	Single	Joint		Single	Joint	Single	Joint
<50	N/A	N/A	N/A	N/A	65	5.05%	4.55%	5.49%	4.99%
50	3.29%	2.79%	3.72%	3.22%	66	5.19%	4.69%	5.61%	5.11%
51	3.41%	2.91%	3.83%	3.33%	67	5.26%	4.76%	5.71%	5.21%
52	3.54%	3.04%	3.94%	3.44%	68	5.50%	5.00%	5.82%	5.32%
53	3.68%	3.18%	4.06%	3.56%	69	5.54%	5.04%	5.94%	5.44%
54	3.71%	3.21%	4.17%	3.67%	70	5.60%	5.10%	6.02%	5.52%
55	3.84%	3.34%	4.28%	3.78%	71	5.75%	5.25%	6.12%	5.62%
56	3.93%	3.43%	4.41%	3.91%	72	5.88%	5.38%	6.20%	5.70%
57	4.08%	3.58%	4.54%	4.04%	73	6.04%	5.54%	6.31%	5.81%
58	4.22%	3.72%	4.66%	4.16%	74	6.05%	5.55%	6.39%	5.89%
59	4.24%	3.74%	4.76%	4.26%	75	6.06%	5.56%	6.49%	5.99%
60	4.29%	3.79%	4.89%	4.39%	76	6.11%	5.61%	6.56%	6.06%
61	4.44%	3.94%	5.02%	4.52%	77	6.12%	5.62%	6.63%	6.13%
62	4.47%	3.97%	5.13%	4.63%	78	6.24%	5.74%	6.72%	6.22%
63	4.56%	4.06%	5.25%	4.75%	79	6.25%	5.75%	6.78%	6.28%
64	4.71%	4.21%	5.37%	4.87%	80+	6.26%	5.76%	6.85%	6.35%

The annual income payment equals the IAV on the day the income payments begin, multiplied by the benefit payout percentage applicable to the contract owner's age (if joint payout is elected, whoever is youngest) at the time of election.

If, on the day before income payments are to begin, the contract value is greater than the IAV, American Equity will increase the IAV to equal the contract value.

# Hypothetical case studies



Jodi, age 55, works with her financial planner and discovers that her existing Social Security benefits will cover about 40% of her income needs. To help supplement her income, she purchases an American Equity IncomeShield 9 fixed index annuity with an initial premium of \$100,000. For additional flexibility, she elects to add a LIBR with Wellbeing Benefit rider that can provide access to enhanced monthly payouts for help offsetting the burden of healthcare expenses.

## Boosting income base

Jodi's income base increases right away with a 14% bonus to her IAV on all first-year premiums. She is able to begin drawing income payments after year one, but she chooses to let her assets continue to build.

American Equity IncomeShield 9 LIBR with Wellbeing Benefit	Simple Interest IAV	Compound Interest IAV
Premium	\$100,000	\$100,000
First year premium bonus	14%	14%
Annual LIBR fee	1.20%	1.20%

## Generating lifetime income

By electing the LIBR with the Wellbeing Benefit rider at the time of issue, Jodi is able to save up her income reserves with the interest credited to her IAV.

Accumulation period	10 Years	15 Years
Initial IAV rate	6% simple interest (2 years)	7% compound interest (3 years)
Second IAV rate	18% simple interest (8 years)	8.50% compound interest (12 years)

## Drawing income

Jodi is able to build her benefit base over time. When she chooses to begin drawing income, her payout factor is a percentage of her IAV based on her age. This payment is guaranteed for life. Plus, she has the added assurance of the Wellbeing Benefit rider for increased payouts should she qualify.

Income drawn	Year six	Year twelve
Annual income payment	\$9,313	\$16,617
Wellbeing Benefit enhanced income	\$18,627	\$33,235

Payment amounts assume no prior withdrawals taken prior to income payments beginning.

In the event of Jodi's death, her beneficiary receives the entire contract value, including the Premium Bonus.

# Income and withdrawals

## Income payment election

You may begin income payments if you are age 50 and have been in the contract at least one year. When you begin taking income, you can choose to base your payment on a single life or joint life.

- **Single life** – The payout rate is determined by your age when you begin taking income. These rates are set when you purchase the contract.
- **Joint life** – The payout rate is based on the age of the younger spouse, who must be at least age 50. Income payments are guaranteed until the death of the surviving spouse and is subject to the spousal continuation provision.

## Excess withdrawals

Any partial withdrawals taken from the contract value after income payments have started are considered excess withdrawals. This will reduce your IAV and future income payments proportionally. For example, taking out 5% of your contract value will reduce your future income payments by 5%.

If the total of your excess withdrawal and income payment goes over the free withdrawal limit for the year, surrender charges will apply to the extra amount.

If excess withdrawals bring your contract value to zero, your IAV will also be zero, and the contract and rider will end. Any remaining income payments would also terminate.

## Death of owner

American Equity's annuities have a death benefit that allows the beneficiaries immediate access to contract value at the time of death. This can help avoid a costly, prolonged probate process.

If the owner's spouse is sole primary beneficiary of the contract, elects spousal continuation, and is at least age 50, then income benefits may continue. Details and available options are in the contract.

The LIBR terminates and income payments stop when any of these things happen: the owner requests in writing to end the contract, the contract terminates, the contract is annuitized, the owner of the contract changes. Once the LIBR terminates, it may not be reinstated.

## Tax treatment

All income payments are considered a withdrawal from the contract value, and any part of the withdrawal that is deferred interest is taxable as income. If the contract is in a qualified plan, the entire amount of the withdrawal may be taxable. The taxation of income payments is calculated as outlined in the Internal Revenue Code.

In addition, the taxable portion of any withdrawal taken before age 59½ may be subject to an additional penalty of 10% by the Internal Revenue Service.

Please contact a qualified tax professional for additional information.

# Key Terms

**Annuitization** – Conversion of the cash surrender value of the annuity into regular guaranteed income payments.

**Accumulation period** – The period of time during which the Income Account Value is credited the Income Account Value rate.

**Bonus vesting** – Starting in the second year, a percentage of the bonus becomes guaranteed annually; that percentage increases each year according to the bonus vesting schedule.

**Cash surrender value** – The amount paid to the contract owner by American Equity when the contract is surrendered.

**Contract value** – The total of the values in the annuity contract.

**Death benefit** – The greater of the contract value or the Minimum Guaranteed Surrender Value. Available death benefit payment options are listed in the annuity contract.

**Free withdrawal** – Opportunity each year, after the first contract year, to take withdrawals up to 10% of the contract value, without expense.

**Income Account Value (IAV)** – This value is used solely to determine the amount of income to be received under the Lifetime

Income Benefit Rider. It is not a traditionally accessible value. This serves as a measuring tool for purposes of the rider only.

**IAV rate** – The interest rate used to calculate the interest credited to the Income Account Value.

**Interest crediting strategies** – Contract owners choose from several index or fixed value crediting strategies, each offering different opportunities for growth.

**Joint life payout** – A joint life payout is available only to legal spouses, as defined under federal law. Both spouses must be at least 50 years of age and payment is based on the age of the younger joint payee. Payments are made through the life of the last surviving spouse, so long as spousal continuation is elected.

**Minimum Guaranteed Surrender Value (MGSV)** – At no time will the cash surrender value of the contract be less than 87.5% of premium received, less any withdrawals, accumulated at the minimum guaranteed interest rate.

**Partial withdrawal** – Available at any time, for partial distribution over the free withdrawal amount. Surrender charges and minimum values will apply.

**Premium bonus** – Guaranteed 10% Premium Bonus on all premiums received in the first contract year.

**Rider fee** – The fee charged for the Lifetime Income Benefit Rider is based on the Income Account Value and deducted from the contract value each year as long as the rider is attached to the contract.

**Single life payout** – For the owner and sole annuitant, payouts are based on age at election.

**Surrender** – Termination of the contract in exchange for cash surrender value.

**Surrender charge** – Fee charged, when applicable, for full or partial distribution over the free withdrawal amount.

**Wellbeing Benefit Enhanced income payment** – Increases the amount of income payments by an enhanced income factor, for up to five years. (Only applicable with Lifetime Income Benefit Rider Options 3 and 4.)

# Disclosures

## Important Disclosures Regarding Wellbeing Benefit

The Wellbeing Benefit provided under this rider is not intended to provide, and will never provide, long-term care insurance, nursing home insurance, or home care insurance. If you are interested in long-term care or nursing home care insurance, you should consult with an insurance agent licensed to sell that insurance or visit the California Department of Insurance Internet Website ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance. The Wellbeing Benefit is not a substitute for and is not comparable to long-term care insurance. If you are replacing existing long-term care insurance with this Wellbeing Benefit, you should first discuss the intended replacement with your long-term care or economic advisor.

Annuity contract and riders issued under form series CA22 BASE-IDX-B, CA22 IDX-11-9, 20 E-PTP-C, 20 E-PTP-PR, 20 E-MPTP-C, CA19 R-MVA-B-9, CA25 R-LIBR-FCP.1, CA25 R-LIBR-FSP.1, CA25 R-LIBR-W-FCP.1, and CA25 R-LIBR-W-FSP.1.

Surrender charges may apply to excess withdrawals that exceed 10% annual free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59½.

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.

<sup>1</sup> Source: Social Security Administration. Retirement Benefits 2024.

<sup>2</sup> Source: Ned Davis Research as of 6/30/23. Past performance does not guarantee future results.

<sup>3</sup> Source: National Institute on Retirement Security, 2020

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue. Income Account Value is only used to calculate Lifetime Income. It is not part of the underlying Contract Value, or available in a lump sum. Available for issue ages 40 to 80. Rider fee is calculated based on the income account value and deducted from the contract value on each contract anniversary as long as the rider is attached to the contract.

The Wellbeing Benefit can only be activated one time after a two-year waiting period. Contract owner must be unable to perform two of seven ADLs and requires annual certification by a qualified physician. See disclosure for additional details. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout.

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