



# Rate Adjustment on GuaranteeShield™ 3 & 5, effective January 10

**DATE: January 3, 2024**

American Equity is proud to offer simple, transparent products at competitive rates within the industry. We remain committed to helping our contract owners protect their retirement dollars.

## GuaranteeShield 3 & 5 Rates

We will be making changes to our rates on GuaranteeShield 3 & 5 fixed annuities. These changes are effective Wednesday, January 10.

For clients to qualify for the current rates, applications along with cash or 1035/Transfer paperwork must be received by **5:00 p.m. CST on January 9, 2024**, and transfer funds must be received by **5:00 p.m. CST on February 9, 2024**.

Premium Band	3 Year Current Rates	3 Year New Rates	5 Year Current Rates	5 Year New Rates
\$10,000-\$99,999.00	5.10%	<b>4.90%</b>	5.35%	<b>5.15%</b>
\$99,999.01-\$249,999.00	5.35%	<b>5.15%</b>	5.60%	<b>5.40%</b>
\$249,999.01 and higher	5.45%	<b>5.25%</b>	5.65%	<b>5.45%</b>

Thank you for your continued business with American Equity. If you have any questions, please call Sales Support at 888-647-1371. To get updated sales materials and order custom ad slicks, [log into our agent site](#).



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Rates are set at issue and subject to change.

Annuity Contract and Rider issued under form series ICC20 BASE-SPDA, ICC20 SPDA-5, ICC20 SPDA-3, ICC20 R-EBR and state variations thereof. Availability may vary by state.

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.

01EBOP-RC-1169 01.03.23

For Agent Information Only.

Not for use in soliciting or advertising to the public.