

Indexed Annuities

Effective: 02/18/21

(Rates Subject to Change)

Product	Interest Rates							Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
AssetShield Series AssetShield 10 w' Enhancements Issue Age 18-80 Not Available In: CA, NY	AssetShield 10 with Enhancements	Cap	PR	RR	RIRR	RIRR w/PRR	PRR	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 10: Surrender Charges (10 Years)⁸: 9, 20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
	BofA Destinations Index™ Annual Pt to Pt w/ PR	-	80%	-	40%	60%	145% (1.50% Fee)				
	BofA Destinations Index 2-Year Pt to Pt w/ PR	-	115%	-	55%	85%	200% (3.00% Fee)				
	CS Tech Edge Annual Pt to Pt w/ PR	-	85%	-	40%	60%	150% (1.50% Fee)				
	CS Tech Edge 2-Year Pt to Pt w/ PR	-	120%	-	60%	90%	210% (3.00% Fee)				
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	70%	-	35%	55%	125% (1.50% Fee)				
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	110%	-	60%	90%	180% (3.00% Fee)				
	SG Global Sentiment Annual Pt to Pt w/ PR	-	85%	-	40%	60%	150% (1.50% Fee)				
	SG Global Sentiment 2-Year Pt to Pt w/ PR	-	120%	-	60%	90%	210% (3.00% Fee)				
	S&P 500 Annual Pt to Pt w/ PR	-	20%	-	10%	15%	35% (1.50% Fee)				
	S&P 500 Annual Pt to Pt w/ Cap	3.25%	-	-	1.00%	2.00%	6.00% (1.50% Fee)				
	S&P 500 Monthly Pt to Pt w/ Cap	1.75% ⁶	-	-	0.50%	1.00%	2.70% (1.50% Fee)				
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.60%	-	-	2.00% (1.50% Fee)				
Current Fixed Value Rate 2.00% ⁵											

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INVESTMENT LIFE INSURANCE COMPANY*

Indexed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Interest Rates							Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
AssetShield Series AssetShield 7 w' Enhancements Issue Age 18-85 Not Available In: CA, NY	AssetShield 7 with Enhancements	Cap	PR	RR	RIRR	RIRR w/ PRR	PRR	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 7: Surrender Charges (7 Years)³: 9, 20, 9, 8, 7, 6, 4, 2, 1, 0%
	BofA Destinations Index™ Annual Pt to Pt w/ PR	-	75%	-	35%	55%	140% (1.50% Fee)				
	CS Tech Edge Annual Pt to Pt w/ PR	-	80%	-	35%	55%	145% (1.50% Fee)				
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	65%	-	30%	50%	120% (1.50% Fee)				
	SG Global Sentiment Annual Pt to Pt w/ PR	-	80%	-	35%	60%	145% (1.50% Fee)				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	10%	15%	30% (1.50% Fee)				
	S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	1.00%	2.00%	6.00% (1.50% Fee)				
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-	0.50%	1.00%	2.60% (1.50% Fee)				
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.50%	-	-	1.90% (1.50% Fee)				
	Current Fixed Value Rate 1.90% ⁵										

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Product	Interest Rates							Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
AssetShield Series AssetShield 5 w' Enhancements Issue Age 18-85 Not Available In: CA, NY	AssetShield 5 with Enhancements	Cap	PR	RR	RIRR	RIRR w/PRR	PRR	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 5: Surrender Charges (5 Years)⁸: 9.20, 9, 8, 7, 6, 0%
	BofA Destinations Index™ Annual Pt to Pt w/ PR	-	60%	-	30%	45%	125% (1.50% Fee)				
	CS Tech Edge Annual Pt to Pt w/ PR	-	65%	-	30%	45%	130% (1.50% Fee)				
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	50%	-	25%	40%	110% (1.50% Fee)				
	SG Global Sentiment Annual Pt to Pt w/ PR	-	65%	-	30%	45%	130% (1.50% Fee)				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	10%	10%	25% (1.50% Fee)				
	S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	-	1.00%	1.50%	5.25% (1.50% Fee)				
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	-	0.50%	1.00%	2.40% (1.50% Fee)				
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.10%	-	-	1.70% (1.50% Fee)				
	Current Fixed Value Rate 1.60% ⁵										

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)				
AssetShield Series-CA AssetShield 9 Issue Age 18-80 AssetShield 5 and 7 Issue Age 18-85 Available in CA only	AssetShield 9					MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 9: Surrender Charges (9 Years) ⁸ : 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1, 0% AssetShield 7: Surrender Charges (7 Years) ⁸ : 8.30, 8, 7, 6, 5, 4, 2, 0% AssetShield 5: Surrender Charges (5 Years) ⁸ : 8.30, 8, 7, 6, 5, 0%				
	Cap	PR	RR	RIRR									
	S&P 500 [®] Annual Pt to Pt w/ Cap	3.25%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	23%	-	10%								
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	85%	-	20%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	115%	-	30%								
	S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.10%	-								
	Current Fixed Value Rate 1.85% ⁵												
	AssetShield 7												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	0.50%								
	S&P 500 Annual Pt to Pt w/ PR	-	21%	-	10%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	78%	-	10%								
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.00%	-								
	Current Fixed Value Rate 1.75% ⁵												
	AssetShield 5												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	-	1.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-	0.50%								
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	10%									
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	72%	-	10%									
S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	0.90%	-									
Current Fixed Value Rate 1.60% ⁵													

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Indexed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																				
<p>Destinations 9-CA Annuity</p> <p>Issue Age 18-80</p> <p>Available in CA only</p>	<table border="1"> <thead> <tr> <th>Destinations 9 Annuity</th> <th>PR</th> <th>RR</th> <th>RIRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Pt to Pt w/ PR</td> <td>74%</td> <td>-</td> <td>36%</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Pt to Pt w/ PR</td> <td>106%</td> <td>-</td> <td>52%</td> </tr> <tr> <td>S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate⁺</td> <td>-</td> <td>0.90%</td> <td>-</td> </tr> <tr> <td colspan="4">Current Fixed Value Rate 1.75%⁵</td> </tr> </tbody> </table>	Destinations 9 Annuity	PR	RR	RIRR	BofA Destinations Index™ Annual Pt to Pt w/ PR	74%	-	36%	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	106%	-	52%	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	0.90%	-	Current Fixed Value Rate 1.75% ⁵				<p>MGIR: Currently 1%²</p> <p>MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR</p>	<p>Minimum Premium: \$5,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p>	<p>10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p>	<p>Destinations 9: Surrender Charges (9 Years)⁸: 8.25, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>
Destinations 9 Annuity	PR	RR	RIRR																						
BofA Destinations Index™ Annual Pt to Pt w/ PR	74%	-	36%																						
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	106%	-	52%																						
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	0.90%	-																						
Current Fixed Value Rate 1.75% ⁵																									



Indexed Annuities

Effective: 02/01/22

(Rates Subject to Change)

Product	Interest Rates			Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
EstateShield 10 Issue Age 40-75 Not Available In: CA, DE, NY	EstateShield 10	PR	Cap	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 40-69: \$1,500,000 70-75: \$1,000,000	10% of total premiums paid annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Lifetime Income Benefit Rider automatically included: See form 01PPLIBR for details.	EstateShield 10: Surrender Charges (10 Years)³: 9, 20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
	BofA Destinations Index™ Annual Pt to Pt w/ PR	45%	-				
	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	65%	-				
	CS Tech Edge Annual Pt to Pt w/ PR	45%	-				
	CS Tech Edge 2-Year Pt to Pt w/ PR	65%	-				
	SG Global Sentiment Annual Pt to Pt w/ PR	45%	-				
	SG Global Sentiment 2-Year Pt to Pt w/ PR	65%	-				
	S&P 500® Dividend Aristocrats® ER Annual Pt to Pt w/ Cap	-	2.25%				
	S&P 500® Dividend Aristocrats® ER 2-Year Pt to Pt w/ Cap	-	5.50%				
	S&P 500® Annual Pt to Pt w/ Cap	-	1.75%				
	S&P 500® 2-Year Pt to Pt w/ Cap	-	4.00%				
	S&P 500® Monthly Pt to Pt w/ Cap	-	1.00% ⁴				
Current Fixed Value Rate 1.00% ⁵							

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Indexed Annuities

Effective: 11/15/21

(Rates Subject to Change)

Product	Interest Rates						Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)	
FlexShield 10 Issue Age 18-80 Not Available In: CA, DE, FL, ID, ND, NY, SD	Performance Strategy Allocations	Strategy Type	Index-Listed Performance Segments: Floor Limit					MGIR: Currently 1% ² MGIR Fixed Value Performance Segment: Currently 0.5% ⁵ MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80: \$500,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Interest Strategy, available after 30 days.	FlexShield 10: Surrender Charges (10 Years)⁸: 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Performance Value Enhancement Percentages (10 Years) 90, 91, 92, 93, 94, 95, 96, 98, 99, 100%
	BofA Destinations Index™ Annual Pt to Pt w/ PR	PR	Limit 0%	Limit -2.5%	Limit -5%	Limit -10%	Limit -15%				
	CS Tech Edge Annual Pt to Pt w/ PR	PR	75%	105%	135%	160%	165%				
	SG Global Sentiment Annual Pt to Pt w/ PR	PR	80%	110%	140%	170%	175%				
	S&P 500® Dividend Aristocrats® ER Annual Pt to Pt w/ Cap	Cap	80%	110%	140%	170%	175%				
	S&P 500® Annual Pt to Pt w/ Cap	Cap	4.50%	8%	15%	25%	30%				
		Cap	3%	5%	7.25%	14%	20%				
Fixed Value Performance Segment 1.80%											
Current Fixed Interest Strategy Rate 1.80% ⁴											
PR = Participation Rate											

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Indexed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Interest Rates			Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
IncomeShield Series 7% Premium Bonus⁷ on all 1st year Premiums for IncomeShield 10	IncomeShield 10 without LIBR			MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	IncomeShield 10: Surrender Charges (10 Years)⁸: 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Bonus Vesting (10 Years): 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% IncomeShield 7: Surrender Charges (7 Years)⁸: 9.20, 9, 8, 7, 6, 4, 2, 0%
	Cap	PR					
	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-				
	S&P 500 Annual Pt to Pt w/ PR	-	10%				
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.50%	-				
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	35%				
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	55%				
	Current Fixed Value Rate 1.10% ⁵						
	IncomeShield 10 with LIBR						
Cap	PR						
S&P 500 Annual Pt to Pt w/ Cap	1.75%	-					
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-					
S&P 500 Annual Pt to Pt w/ PR	-	10%					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	-					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	30%					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	45%					
Current Fixed Value Rate 1.00% ⁵							
IncomeShield 7							
Cap	PR						
S&P 500 Annual Pt to Pt w/ Cap	2.75%	-					
S&P 500 Annual Pt to Pt w/ PR	-	10%					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	4.50%	-					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	60%					
Current Fixed Value Rate 1.70% ⁵							

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Product	Interest Rates	Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)																														
IncomeShield Series - CA 7% Premium Bonus ⁷ on all 1st year Premiums for IncomeShield 9 IncomeShield 9 Issue Age 18-80 IncomeShield 7 Issue Age 50-80 Available in CA only	IncomeShield 9 without LIBR <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®] Annual Pt to Pt w/ Cap</td> <td>1.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.50%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>2.50%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>35%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>35%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>55%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>55%</td> </tr> <tr> <td>5% ER Index 2-year Pt to Pt w/ PR</td> <td>-</td> <td>55%</td> </tr> </tbody> </table> <p>Current Fixed Value Rate 1.10%⁵</p>		Cap	PR	S&P 500 [®] Annual Pt to Pt w/ Cap	1.75%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	2.50%	-	5% ER Index Annual Pt to Pt w/ Cap	-	35%	S&P 500 Dividend Aristocrats Daily Risk Control	-	35%	5% ER Index Annual Pt to Pt w/ PR	-	55%	S&P 500 Dividend Aristocrats Daily Risk Control	-	55%	5% ER Index 2-year Pt to Pt w/ PR	-	55%	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	IncomeShield 9: Surrender Charges (9 Years)⁸: 7.65, 7.65, 7.25, 6.20, 5.10, 4.00, 2.80, 1.70, 0.80, 0% Bonus Vesting (9 Years): 0, 10, 20, 30, 40, 50, 60, 70, 85, 100% IncomeShield 7: Surrender Charges (7 Years)⁸: 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.10, 0%
		Cap	PR																																
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	Cap	PR																																	
S&P 500 Annual Pt to Pt w/ Cap	1.75%	-																																	
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IncomeShield 7 <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>2.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>10%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>4.50%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>60%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>60%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>60%</td> </tr> </tbody> </table> <p>Current Fixed Value Rate 1.70%⁵</p>		Cap	PR	S&P 500 Annual Pt to Pt w/ Cap	2.75%	-	S&P 500 Annual Pt to Pt w/ PR	-	10%	S&P 500 Dividend Aristocrats Daily Risk Control	4.50%	-	5% ER Index Annual Pt to Pt w/ Cap	-	60%	S&P 500 Dividend Aristocrats Daily Risk Control	-	60%	5% ER Index Annual Pt to Pt w/ PR	-	60%														
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S&P 500 Annual Pt to Pt w/ Cap	2.75%	-																																	
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AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY[®]

Indexed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
<p>Bonus Gold</p> <p>10% Premium Bonus on all 1st year Premiums</p> <p>Issue Age 18-80 For FL: 18-64</p>		Cap	PR	Spread ³	PT	<p>MGIR: Currently 1%²</p> <p>MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR</p>	<p>Minimum Premium: \$5,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p> <p>For FL: 18-64: \$1,500,000</p>	<p>10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details</p>	<p>Surrender Charges (16 Years): 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%</p>
	S&P 500 [®] Annual Monthly Avg w/ PR	-	14%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	S&P 500 Annual Pt to Pt w/ PR	-	10%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.50%	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.75%	-				
Current Fixed Value Rate 1.30% ⁵									
<p>For IN Surrender Charges (16 Years): Issue Ages 77-80 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0%</p>									

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AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY*

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(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Retirement Gold 8% Premium Bonus ⁷ on all 1st year Premiums Issue Age 18-78		Cap	PR	Spread ³	PT	MGIR: Currently 1% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	10% of Contract Value Annually, Starting Year 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years): 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% Bonus Vesting (14 Years): 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%
	S&P 500 Annual Monthly Avg w/ PR	-	12%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	10%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	1.50%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	5.25%	-				
	Current Fixed Value Rate 1.15% ⁵								
<p>For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78. Issue Ages 74-78: Surrender Charges (10 Years): 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Issue Ages 74-78: Bonus Vesting (10 Years): 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100%</p> <p>For FL: Issue Ages 18-64: Surrender Charges (10 Years): 12.50, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0% Issue Ages 18-64: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p> <p>For FL: Issue Ages 65-78: Surrender Charges (10 Years): 10, 10, 10, 9, 8, 7, 6, 5, 3.50, 2, 0% Issue Ages 65-78: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%</p>									

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AMERICAN EQUITY
 INVESTMENT LIFE INSURANCE COMPANY*

Indexed Annuities

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(Rates Subject to Change)

Annuity Contracts and Riders issued under form series for Destinations: CA17 BASE-IDX, 17 IDX-10-9, 18 E-MPTP-A, 20 E-PTP-PR, 18 R-WSC, CA19 R-MVA-9; EstateShield: ICC21 BASE-IDX-MSP, ICC20 MSP-10, 21 MSP-10; FlexShield: ICC21 BASE-IDX-SP, ICC21 IDX-12-10, ICC21 E-SC; AssetShield: ICC17 BASE-IDX, ICC17 IDX-10-10, 17 IDX-10-9, ICC17 IDX-10-7, ICC17 IDX-10-5, ICC18 R-WSC, ICC20 R-ERR, 21 R-ERR; IncomeShield: ICC17 BASE-IDX-B, ICC17 BASE-IDX, ICC17 IDX-11-10, 17 IDX-11-9, ICC17 IDX-10-7; Bonus Gold: INDEX -1-07; Retirement Gold: INDEX-2-09, INDEX-4-10-FL3; and state variations thereof. Product and availability may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500® Dividend Aristocrats® Daily Risk Control 5% Total Return Index.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%, except on FlexShield, Destinations, EstateShield, AssetShield and IncomeShield Series which is 0.50%.

⁶ Monthly Cap.

⁷ Bonus Vesting Schedule Applies.

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate PT = Performance Triggered RR = Replacement Rate ER = Excess Return RRIR = Rate Integrity Rider Rate
PRR = Performance Rate Rider

Riders: The ICC19 R-NCR and ICC19 R-TIR are available on most of our current deferred annuities. Form number, availability and provisions may vary by state. Not available in CA.

+ Patent Pending.

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Indexed Annuities

Effective: 03/04/21

(Rates Subject to Change)

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In calculating the performance of the Index, Société Générale deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.



Fixed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
Guarantee Series Issue Age 18-85	Guarantee 5	1.80%⁵	MGSV-MGIR: Currently 1% ² MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	An annual withdrawal for any amount up to the Interest credited that Contract year. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	<u>Guarantee 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0% <u>Guarantee 6</u> Surrender Charges (6 Years): 9, 8, 7, 6, 5, 4, 0% <u>Guarantee 7</u> Surrender Charges (7 Years): 9, 8, 7, 6, 5, 4, 3, 0%
	Guarantee 6	1.85%⁵				
	Guarantee 7	1.90%⁵				
	<u>Guarantee 5</u> For CA Surrender Charges (5 Years): 8, 7, 6, 5, 4, 0% <u>Guarantee 6</u> For CA Surrender Charges (6 Years): 8, 7, 6, 5, 4, 3, 0% <u>Guarantee 7</u> For CA Surrender Charges (7 Years): 8, 7, 6, 5, 4, 3, 2, 0%					

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AMERICAN EQUITY
 INVESTMENT LIFE INSURANCE COMPANY*

Fixed Annuities

Effective: 08/31/21

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
GuaranteeShield Series Issue Age 18-85	GuaranteeShield 3	1.45%⁵	MGSV-MGIR: Currently 1% ²	Minimum Premium: \$10,000	10% of Contract Value Annually, Starting Yr 2.	<u>GuaranteeShield 3</u> Surrender Charges (3 Years): 9, 8, 7, 0% CA Surrender Charges (3 Years): 8.30, 8.25, 7.25, 0% <u>GuaranteeShield 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0% CA Surrender Charges (5 Years): 8.30, 8.25, 7.25, 6.25, 5.20, 0%
	GuaranteeShield 5	2.00%⁵	MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80+: \$500,000		

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Fixed Annuities

Effective: 03/04/21

(Rates Subject to Change)

Product	Income Options ⁴	Premium	Payout Mode Options
Immediate Annuity Issue Age 18-90	Period Certain (5-25 years only) ⁶	Minimum Premium: \$10,000	Monthly
	Life Only	Maximum Premium:	Quarterly
	Life with Period Certain	18-69: \$1,000,000	Semi-Annually
	Joint and Survivor	70-74: \$750,000	Annually
	Joint and Survivor with Period Certain	75-80: \$500,000 81-90: \$250,000	

Annuity Contracts issued under form series ICC13 BC-MYGA, ICC13 MYGA-5, ICC13 MYGA-6, ICC13 MYGA-7, ICC15 BC-SPIA, ICC15 SPIA and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

⁴ See disclosure for state specific variations.

⁵ Interest rate at renewal will not be less than the MGIR of 1%.

⁶ 5-9 year period certain not available in CA, ME, NV, SD, WV, or WY.

Riders: The ICC19 R-NCR and ICC19 R-TIR are available on the Guarantee Series. Form number may vary by state. Not available in CA.

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Annuity Approval Chart

Effective: 10/21/21

(Rates Subject to Change)

STATE	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO
DESTINATIONS					X																				
ESTATESHIELD 10	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
FLEXSHIELD 10	X	X	X	X		X	X	X			X	X	X		X	X	X	X	X	X	X	X	X	X	X
ASSETSHIELD SERIES	X	X	X	X	X*	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD		X	X	X		X		X		X	X	X	X		X	X	X	X	X	X	X	X	X		X
RETIREMENT GOLD		X	X	X		X		X		INDEX-4-10	X	X	X		X	X	X	X	X	X	X	X	X		X
WELLBEING BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEESHIELD SERIES	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

* AssetShield Enhancements not approved

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Annuity Approval Chart

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(Rates Subject to Change)

STATE	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
DESTINATIONS																									
ESTATESHIELD 10	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
FLEXSHIELD 10	X	X	X		X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X
ASSETSHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD	X		X	X	X	X		X						X		X	X			X	X		X	X	X
RETIREMENT GOLD	X	X	X	X	X	X		X						X		X	X			X	X		X	X	X
WELLBEING BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

Annuity Contract and Riders issued under form series ICC17 IDX-10-7, ICC17 IDX-11-10, 17 IDX-11-9, ICC17 IDX-10-5, ICC17 IDX-10-10, ICC20 MSP-10, 21 MSP-10, ICC21 BASE-IDX-SP, ICC21 IDX-12-10, INDEX-1-07, INDEX-2-09, ICC16 R-LIBR-IDX, ICC13 MYGA, ICC15 SPIA, ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5 and state variations thereof. Availability, benefits and form numbers may vary by state.

See individual contract descriptions for details. LIBR issued under form series for Bonus Gold and Retirement Gold: ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP, ICC16 R-LIBR-IDX; IncomeShield: ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP; EstateShield: ICC21 R-LIBR-W-BAV and state variations thereof. Availability, benefits and form numbers may vary by state. See product disclosure for details.

ICC19 R-NCR available on all products except SPIA, EstateShield, FlexShield and GuaranteeShield Series. Not available in CA or SD. ICC19 R-TIR available on all products except SPIA, EstateShield, FlexShield and GuaranteeShield Series. Not available in CA or SD.

ICC20 R-EBR available on EstateShield, FlexShield, GuaranteeShield and AssetShield Series. Not available in CA.

19 R-EBR available in SD on all products except SPIA.



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