1.800.239.0356
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www.AnnuityAdvantage.com

Retirement Gold

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Annuity Type

Fixed Indexed Annuity

Issuing Insurance Company and Ratings

American Equity Investment Life Insurance Company - View Details

A.M. Best
A- *(4th of 15 ratings)*

Standard & Poor's
A- *(7th of 20 ratings)*

Fitch
A- *(7th of 21 ratings)*

Comdex
60 *(percentile of rated companies)*

Learn more about what these ratings mean

Product Information

The Retirement Gold is a deferred fixed indexed annuity issued by American Equity Investment Life Ins Co.

This annuity offers 8.00% as an upfront bonus. When your full premium deposit is allocated to the fixed interest account, the current first year yield (including bonus if applicable) is 9.24% (see Rate Details below).

You can also allocate your premium between 8 different strategy and index account options (see Index Account Options below). For current index account options cap and participation rates, please contact AnnuityAdvantage at 1.800.239.0356.

An income rider is available that provides the option of activating a guaranteed lifetime income stream at a future date. The income payments cannot be outlived and your contract does not need to be annuitized.

During the time in which the annuity is subject to surrender penalties, there are policy provisions that allow partial access on a penalty free basis. Beginning in the second contract year, this annuity provides up to 10% (noncumulative) of the contract value as the penalty free withdrawal amount that may be withdrawn from the annuity each contract year.

This annuity also waives withdrawal penalties upon death. Your named beneficiary(ies) will receive a death benefit equal to the full accumulation value. A beneficiary may choose to receive their death benefit in either a lump sum or select an available annuitization option.

Details on additional penalty waivers can be found in the Penalty Free Withdrawal Provisions section below.

American Equity Investment Life Ins Co is rated “A-” by A.M. Best, was founded in 1980, and has over $53.7 billion in total assets.

Rate Details

Effective Date: **Mar 30th, 2020**

Next Change: ***Not Scheduled***

Premium Amount: $5,000 - See Notes	
	Current
Fixed Account First Year Yield:	**9.24%**
Upfront Bonus:	8.00%
Fixed Account Current Interest Rate:	1.15%
Fixed Account Guaranteed Minimum Interest Rate:	1.00%

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Index Account Options

Index and Account Description	Reset Period
S&P 500® / Annual Monthly Average with Participation Rate	Annual
S&P 500® / Annual Monthly Average with Cap	Annual
S&P 500® / Annual Point to Point with Participation Rate	Annual
S&P 500® / Annual Point to Point with Cap	Annual
S&P 500® / Monthly Point to Point with Cap	Annual
S&P 500® / Performance Triggered	Annual
10 Year US Treasury / Bond Yield with Cap & Spread	Annual
S&P 500® Dividend Aristocrats Daily Risk Control 5% / Volatility Control Index Point to Point with Spread	Annual

Initial Surrender Charge and MVA Periods

Early Surrender Charges: **10 years**

Market Value Adjustment (MVA): **N/A**

Penalty Free Full Withdrawal Window Available After: **14 years**

State variations may exist, refer to product disclosure for details.

Policy Details

Min Premium Non-Qualified: **$5,000**

Min Premium Qualified: **$5,000**

Max Premium Non-Qualified: See Notes

Max Premium Qualified: See Notes

Max Issue Age Non-Qualified: **78**

Max Issue Age Qualified: **78**

Rate Lock on Transfers: **Varies**

Subject to MVA: **No**

Death Benefit: **Accumulation Value**

Income Rider Available: **Yes**

Penalty Free Withdrawal Provisions

First Year Withdrawals: **None**

Years 2+ Withdrawals: **10%**

Cumulative Withdrawals: **No**

RMD Friendly: **Yes**

Penalty Waivers: **Annuitization, Death, Nursing Home and Terminal Illness**

See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.

State Variations

Not available in: **AK, CA, CT, DE, MN, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT and WA** (as of 05/31/2019)

For IN Issue Ages 74-78: The Upfront Bonus is reduced to 5.00% and the bonus vesting schedule is reduced to 10 years.
For FL: The bonus vesting schedule is reduced to 10 years.

Notes

While Surrender Charges last for 10 years, the Upfront Bonus is not fully vested for 14 years.

Max Premium:
18-69: $1,500,000
70-74: $1,000,000
75-78: $750,000