



Rate adjustments effective March 30

DATE: March 16, 2020

Our country is currently in unprecedented economic times with the global COVID-19 pandemic and extremely volatile financial markets.

In these uncertain times, American Equity has a responsibility to offer products with appropriate rates which afford us the ability to keep our policyholder commitments now and in the future.

The Sleep Insurance® benefit our products provide is now more valuable than ever. We will get through this period with you and come away knowing that we helped our policyholders protect their retirement dollars in uncertain times.

Crediting rates and Rate Integrity Rider

We will be making changes to our crediting rates on the AssetShield, IncomeShield, Bonus Gold, Retirement Gold and Choice product series. We will also be making changes to the Rate Integrity Rider on the AssetShield product series. These changes are effective **Monday, March 30, 2020**.

For your client to qualify for the current rates, applications along with cash or 1035/Direct Transfer paperwork must be received in our office by **1 p.m. CT Friday, March 27, 2020**. Transfer funds must be received by **1 p.m. CT Friday, April 24, 2020**.

For your client to qualify for the current Rate Integrity Rider rates, funds must be received by **March 27, 2020**. Funds received after **March 27, 2020**, will receive the new rates.

The rate hold allows your clients to participate in higher rates for one year. A lower rate could apply at their first anniversary if the strategy they selected is subject to a rate decrease. Their contract will renew at the same rate as other contracts with the same anniversary date.

See crediting rates and Rate Integrity Rider changes [here](#). If a product or strategy is not listed, there are no changes.

Thank you for your continued business with American Equity. If you have any questions, please call Marketing at 888-647-1371.



www.american-equity.com • Call us at **888-647-1371**

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