



| Product  | Strategy Rates |                              |                          |             |                           |            | Product Features          |   |
|--|----------------|------------------------------|--------------------------|-------------|---------------------------|------------|---------------------------|---|
| Asset Shield 5<br><br>American Equity<br><br>↓<br>Rate Decrease 8/22/24            |                | Annual Pt-to-Pt 1            | Annual Pt-to-Pt 2        | Monthly Cap | B of A Index Annual       | Fixed Rate | <b>Surrender Schedule</b> | 5 Years 9.2, 9, 8, 7, 6%  |
|  | S&P 500        | 6.50% Cap 100% Participation | NO Cap 30% Participation | 1.80%       | NO Cap 105% Participation | 2.35%      | <b>Liquidity</b>          | 10% of Account Value each year after year 1                                 |
| <b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>     |                |                              |                          |             |                           |            | <b>Issue Ages</b>         | 18-85   |
|  |                |                              |                          |             |                           |            | <b>Premium Amounts</b>    | \$10,000  |
|  |                |                              |                          |             |                           |            | <b>Availability</b>       | All Except: NY – Different rates in CA & ID                                 |
|  |                |                              |                          |             |                           |            | <b>Commissions</b>        | <b>3.75% (18-75) 2.81% (76-80) 1.88% (81-85)</b>                            |
| <b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details! |                |                              |                          |             |                           |            |                           |   |
| Asset Shield 7<br><br>American Equity<br><br>↓<br>Rate Decrease 8/22/24            |                | Annual Pt-to-Pt 1            | Annual Pt-to-Pt 2        | Monthly Cap | Monthly Cap Replacement   | Fixed Rate | <b>Surrender Schedule</b> | 7 Years 9.2, 9, 8, 7, 6, 4, 2%  |
|  | S&P 500        | 7.00% Cap 100% Participation | NO Cap 35% Participation | 1.90%       | 0.10%                     | 2.75%      | <b>Liquidity</b>          | 10% of Account Value each year after year 1                                 |
| <b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>     |                |                              |                          |             |                           |            | <b>Issue Ages</b>         | 18-85   |
|  |                |                              |                          |             |                           |            | <b>Premium Amounts</b>    | \$10,000  |
|  |                |                              |                          |             |                           |            | <b>Availability</b>       | All Except: NY – Different rates in CA & ID                                 |
|  |                |                              |                          |             |                           |            | <b>Commissions</b>        | <b>4.50% (18-75) 3.38% (76-80) 2.25% (81-85)</b>                            |
| <b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details! |                |                              |                          |             |                           |            |                           |   |
| Asset Shield 10<br><br>American Equity<br><br>↓<br>Rate Decrease 8/22/24           |                | Annual Pt-to-Pt 1            | Annual Pt-to-Pt 2        | Monthly Cap | Monthly Cap Replacement   | Fixed Rate | <b>Surrender Schedule</b> | 10 Years 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1%<br><b>CA is a 9 year surrender</b> |
|  | S&P 500        | 8.50% Cap 100% Participation | NO Cap 40% Participation | 2.00%       | 0.10%                     | 3.00%      | <b>Liquidity</b>          | 10% of Account Value each year after year 1                                 |
| <b>S&amp;P Dividend Aristocrats Daily Risk Control Strategy also available</b>     |                |                              |                          |             |                           |            | <b>Issue Ages</b>         | 18-80   |
|  |                |                              |                          |             |                           |            | <b>Premium Amounts</b>    | \$10,000  |
|  |                |                              |                          |             |                           |            | <b>Availability</b>       | All Except: NY – Different rates in CA & ID                                 |
|  |                |                              |                          |             |                           |            | <b>Commissions</b>        | <b>6.00% (18-75) 4.50% (76-80)</b>  |
| <b>Notes</b> → NEW and Unique Monthly Cap Replacement Strategy – call for details! |                |                              |                          |             |                           |            |                           |   |




# Fixed Indexed Annuities



| Product   | Strategy Rates   | Product Features  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|---|--|---|-----------------------|-------------|-------------------------|--|---------------------------|---|------------------|-----------------------------------|-------------------|-------|------------------------|----------|---------------------|--------------------------------|--------------------|----------------------------------|
| ASIA PLUS<br>7 Year<br><br>American<br>National<br><br><br>Rate<br>Decrease<br>8/9/24   | <table border="1"> <tr> <td>Triggered Rate</td> <td>4.75%</td> </tr> <tr> <td>Monthly Cap</td> <td>2.05%</td> </tr> </table> | Triggered Rate  | 4.75%                 | Monthly Cap | 2.05%                   | <table border="1"> <tr> <td><b>Surrender Schedule</b></td> <td>7 Years – 7, 6, 5, 4, 3, 2, 1%</td> </tr> <tr> <td><b>Liquidity</b></td> <td>10% of Account Value after year 1</td> </tr> <tr> <td><b>Issue Ages</b></td> <td>0- 80</td> </tr> <tr> <td><b>Premium Amounts</b></td> <td>\$10,000</td> </tr> <tr> <td><b>Availability</b></td> <td><b>ALL STATES APPROVED!!</b></td> </tr> <tr> <td><b>Commissions</b></td> <td><b>5.00%(0-75) 4.00% (76-80)</b></td> </tr> </table>   | <b>Surrender Schedule</b> | 7 Years – 7, 6, 5, 4, 3, 2, 1%  | <b>Liquidity</b> | 10% of Account Value after year 1 | <b>Issue Ages</b> | 0- 80 | <b>Premium Amounts</b> | \$10,000 | <b>Availability</b> | <b>ALL STATES APPROVED!!</b>   | <b>Commissions</b> | <b>5.00%(0-75) 4.00% (76-80)</b> |
|   | Triggered Rate   | 4.75%   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | Monthly Cap  | 2.05%   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Surrender Schedule</b>  | 7 Years – 7, 6, 5, 4, 3, 2, 1%  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Liquidity</b>   | 10% of Account Value after year 1   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Issue Ages</b>  | 0- 80   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Premium Amounts</b>   | \$10,000  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Availability</b>  | <b>ALL STATES APPROVED!!</b>  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| <b>Commissions</b>  | <b>5.00%(0-75) 4.00% (76-80)</b>   |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| <table border="1"> <tr> <td>MARC 5% Low Volatility</td> <td>120% Participation – NO Cap</td> </tr> <tr> <td>Nasdaq 100 Annual Cap</td> <td>8.75%</td> </tr> <tr> <td>Annual Cap – 100% Part.</td> <td>8.75%</td> </tr> <tr> <td>Annual Cap – 50% Part.</td> <td>9.50%</td> </tr> <tr> <td>Annual NO Cap</td> <td>30% Participation</td> </tr> <tr> <td>Fixed Rate</td> <td>3.25%</td> </tr> </table>  | MARC 5% Low Volatility   | 120% Participation – NO Cap   | Nasdaq 100 Annual Cap | 8.75%       | Annual Cap – 100% Part. | 8.75%  | Annual Cap – 50% Part.    | 9.50%   | Annual NO Cap    | 30% Participation                 | Fixed Rate        | 3.25% |                        |          |                     |                                |                    |                                  |
| MARC 5% Low Volatility  | 120% Participation – NO Cap  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Nasdaq 100 Annual Cap   | 8.75%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual Cap – 100% Part.   | 8.75%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual Cap – 50% Part.  | 9.50%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual NO Cap   | 30% Participation  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Fixed Rate  | 3.25%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Notes → Optional Income Rider has guarantee of 9.00% growth or guarantee of 4.20% growth plus the indexed earnings. Fees for rider are only 1.10% and 0.80% respectively  |  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| ASIA PLUS<br>10 Year<br><br>American<br>National<br><br><br>Rate<br>Decrease<br>8/9/24  | <table border="1"> <tr> <td>Triggered Rate</td> <td>5.00%</td> </tr> <tr> <td>Monthly Cap</td> <td>2.20%</td> </tr> </table> | Triggered Rate  | 5.00%                 | Monthly Cap | 2.20%                   | <table border="1"> <tr> <td><b>Surrender Schedule</b></td> <td>10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1%<br/>California is a 9 year surrender</td> </tr> <tr> <td><b>Liquidity</b></td> <td>10% of Account Value after year 1</td> </tr> <tr> <td><b>Issue Ages</b></td> <td>0- 80</td> </tr> <tr> <td><b>Premium Amounts</b></td> <td>\$10,000</td> </tr> <tr> <td><b>Availability</b></td> <td><b>All Except: IA &amp; OR</b></td> </tr> <tr> <td><b>Commissions</b></td> <td><b>7.00%(0-75) 5.50% (76-80)</b></td> </tr> </table> | <b>Surrender Schedule</b> | 10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1%<br>California is a 9 year surrender | <b>Liquidity</b> | 10% of Account Value after year 1 | <b>Issue Ages</b> | 0- 80 | <b>Premium Amounts</b> | \$10,000 | <b>Availability</b> | <b>All Except: IA &amp; OR</b> | <b>Commissions</b> | <b>7.00%(0-75) 5.50% (76-80)</b> |
|   | Triggered Rate   | 5.00%   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | Monthly Cap  | 2.20%   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Surrender Schedule</b>  | 10 Years – 9, 8, 7, 6, 5, 4, 3, 2, 1%<br>California is a 9 year surrender |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Liquidity</b>   | 10% of Account Value after year 1   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Issue Ages</b>  | 0- 80   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Premium Amounts</b>   | \$10,000  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
|   | <b>Availability</b>  | <b>All Except: IA &amp; OR</b>  |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| <b>Commissions</b>  | <b>7.00%(0-75) 5.50% (76-80)</b>   |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| <table border="1"> <tr> <td>MARC 5% Low Volatility</td> <td>125% Participation – NO Cap</td> </tr> <tr> <td>Nasdaq 100 Annual Cap</td> <td>9.25%</td> </tr> <tr> <td>Annual Cap – 100% Part.</td> <td>9.25%</td> </tr> <tr> <td>Annual Cap – 50% Part.</td> <td>10.00%</td> </tr> <tr> <td>Annual NO Cap</td> <td>35% Participation</td> </tr> <tr> <td>Fixed Rate</td> <td>3.25%</td> </tr> </table> | MARC 5% Low Volatility   | 125% Participation – NO Cap   | Nasdaq 100 Annual Cap | 9.25%       | Annual Cap – 100% Part. | 9.25%  | Annual Cap – 50% Part.    | 10.00%  | Annual NO Cap    | 35% Participation                 | Fixed Rate        | 3.25% |                        |          |                     |                                |                    |                                  |
| MARC 5% Low Volatility  | 125% Participation – NO Cap  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Nasdaq 100 Annual Cap   | 9.25%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual Cap – 100% Part.   | 9.25%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual Cap – 50% Part.  | 10.00%   |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Annual NO Cap   | 35% Participation  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Fixed Rate  | 3.25%  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| Notes → Optional Income Rider has guarantee of 9.00% growth or guarantee of 4.20% growth plus the indexed earnings. Fees for rider are only 1.10% and 0.80% respectively  |  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |
| <b>Includes a 1% Premium Bonus</b>  |  |   |                       |             |                         |  |                           |   |                  |                                   |                   |       |                        |          |                     |                                |                    |                                  |




# Fixed Indexed Annuities



| Product  | Strategy Rates  |                           |                                  |                |                    |                           |               | Product Features          |  |   |
|--|---|---------------------------|----------------------------------|----------------|--------------------|---------------------------|---------------|---------------------------|--|---|
| Accumulator<br>7<br>F&G<br><br><br><br>Rate<br>Decrease<br>10/10/24         |   | Annual<br>Pt-to-Pt<br>1   | Annual<br>Pt-to-Pt<br>2          | Monthly<br>Cap | Monthly<br>Average | Trigger<br>Rate           |               |                           | 10 year version also available with slightly higher rates and commission |   |
|  |   | 7.25%                     | N/A                              | 2.30%          | 7.50%              | 5.25%                     |               | <b>Surrender Schedule</b> | 7 Years – 9, 9, 8, 7, 6, 5, 4% California is a 9 year surrender          |   |
|  | 1%<br>Fee   | 10.00%                    | NO Cap<br>45%                    | 3.10%          | 14.00%             | 7.00%                     |               | <b>Liquidity</b>          | 10% of Account Value after year 1  |   |
|  | <b>2 Year Barclays Trailblazer Sector 5 &amp; Global Factor Index Strategy also available</b> |                           |                                  |                |                    |                           |               |                           | <b>Issue Ages</b>  | 0 - 85                                      |
|  |   |                           |                                  |                |                    |                           |               | <b>Premium Amounts</b>    | \$10,000   |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Availability</b>       | All Except: CT & NY  |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Commissions</b>        | <b>4.50%(0-70) 3.50% (71-80) 2.75% (81-85)</b>                           |   |
| <b>Notes</b> → One of the only products that offers a fee based strategy with higher cap rates Includes Nursing Home & Home Health Care riders               |   |                           |                                  |                |                    |                           |               |                           |  |   |
| Market<br>Value Index<br>Equitrust<br><br><br><br>Rate Decrease<br>8/28/24 | 1 year<br>Dynamo<br>Part Rate   | Annual<br>Trigger<br>Rate | Annual<br>NO CAP<br>Part<br>Rate | Annual<br>Cap  | Mthly<br>Cap       | Monthly<br>Average<br>Cap | Fixed<br>Rate |                           | <b>Surrender Schedule</b>  | 10 Years 12,12,12,12,11,10,8,6,4,2%         |
|  | 190%  | 7.00%                     | 45%<br>with NO<br>Cap            | 8.00%          | 2.15%              | 11.00%                    | 4.50%         |                           | <b>Liquidity</b>   | 10% of Account Value each year after year 1 |
|  |   |                           |                                  |                |                    |                           |               |                           | <b>Issue Ages</b>  | 0-80  |
|  |   |                           |                                  |                |                    |                           |               | <b>Premium Amounts</b>    | \$10,000   |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Availability</b>       | All Except: NY   |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Commissions</b>        | <b>7.00%</b>   |   |
| <b>Notes</b> →   |   |                           |                                  |                |                    |                           |               |                           |  |   |
| Market Five<br>Index<br>Equitrust<br><br><br><br>Rate Increase<br>8/28/24 | 1 year<br>Dynamo<br>Part Rate   | Annual<br>Trigger<br>Rate | Annual<br>NO CAP<br>Part<br>Rate | Annual<br>Cap  | Mthly<br>Cap       | Monthly<br>Average<br>Cap | Fixed<br>Rate |                           | <b>Surrender Schedule</b>  | 5 Years 9, 8, 7, 6.5, 5.5%                  |
|  | 100%  | 6.50%                     | 45%<br>with NO<br>Cap            | 7.50%          | 2.00%              | 9.00%                     | 4.25%         |                           | <b>Liquidity</b>   | 10% of Account Value each year after year 1 |
|  |   |                           |                                  |                |                    |                           |               |                           | <b>Issue Ages</b>  | 0-90  |
|  |   |                           |                                  |                |                    |                           |               | <b>Premium Amounts</b>    | \$10,000   |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Availability</b>       | All Except: NY   |   |
|  |   |                           |                                  |                |                    |                           |               | <b>Commissions</b>        | <b>5.00%(0-75) 3.75% (76-80) 2.50% (81-90)</b>                           |   |
| <b>Notes</b> →   |   |                           |                                  |                |                    |                           |               |                           |  |   |

# Fixed Indexed Annuities



| Product   | Strategy Rates      |                    |                     |                     |                         |  | Product Features          |   |
|---|---------------------|--------------------|---------------------|---------------------|-------------------------|--|---------------------------|---|
| Market Power Bonus Equitrust<br><br>Rate Decrease 8/28/24  | Annual Trigger Rate | Monthly Avg NO Cap | Annual Cap          | Monthly Cap         | Monthly Avg Cap         | Fixed Rate   | <b>Guaranteed Return</b>  | 2.00% on 87.5% of Premium   |
|   | 5.00%               | 65% Part Rate      | 6.00%               | 1.75%               | 7.00%                   | 3.25%  | <b>Surrender Schedule</b> | 14 Years 20,20,19,19,18,17,16,14,12,10,8,6,4,2%<br>Different 10 yr surrender in AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT & WA |
| <b>All Strategies include a 10% Premium Bonus</b>   |                     |                    |                     |                     |                         | <b>Liquidity</b> 10% of Account Value each year after year<br><b>Issue Ages</b> 0-75<br><b>Min. Premium</b> \$20,000<br><b>Availability</b> All Except: CA, NY (OR temporarily suspended)<br><b>Commissions</b> 8.00% (7% in 10 year surrender states) |                           |   |
| Rates slightly lower when adding Income Rider   |                     |                    |                     |                     |                         |  |                           |   |
| Notes → Optional Income Rider available! All deposits in year one receive the premium bonus.  |                     |                    |                     |                     |                         |  |                           |   |
|   |                     |                    |                     |                     |                         |  |                           |   |
| Market 10 Bonus Equitrust<br><br>Rate Increase 8/28/24   | Annual Trigger Rate | Monthly Avg NO Cap | Annual Cap          | Monthly Cap         | Monthly Average Cap     | Fixed Rate   | <b>Guaranteed Return</b>  | 1.00% on 100% of Premium  |
|   | 5.00%               | 65% Part Rate      | 6.00%               | 1.75%               | 7.00%                   | 3.25%  | <b>Surrender Schedule</b> | 10 Years 10,10,10,10,10,9,8,7,6,4%  |
| <b>All Strategies include a 6% Premium Bonus</b>  |                     |                    |                     |                     |                         | <b>Liquidity</b> 10% of Account Value each year after year 1<br><b>Issue Ages</b> 0-80<br><b>Premium Amounts</b> \$30,000<br><b>Availability</b> All Except: NY<br><b>Commissions</b> 6.00%  |                           |   |
| Rates slightly lower when adding Income Rider   |                     |                    |                     |                     |                         |  |                           |   |
| Notes → One of a select few of bonus indexed annuities that include a FREE Return of Premium guarantee. Optional Income Rider available! All deposits in the first 5 years receive the premium bonus. |                     |                    |                     |                     |                         |  |                           |   |
|   |                     |                    |                     |                     |                         |  |                           |   |
| Market Seven Equitrust<br><br>Rate Decrease 8/28/24  | Monthly Cap         | Annual Cap         | Annual Trigger Rate | Monthly Average Cap | Annual NO Cap Part Rate | Fixed Rate   | <b>Surrender Schedule</b> | 7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5%  |
|   | 2.15%               | 8.00%              | 7.00%               | 11.00%              | 45%                     | 4.50%  | <b>Liquidity</b>          | 10% of Account Value each year after year 1   |
| <b>All Strategies include a 6% Premium Bonus</b>  |                     |                    |                     |                     |                         | <b>Issue Ages</b> 0-85<br><b>Premium Amounts</b> \$10,000<br><b>Availability</b> All Except: NY<br><b>Commissions</b> 5.50% (0-75) 4.125% (76-80) 2.75% (81-85)  |                           |   |
| Rates slightly lower when adding Income Rider   |                     |                    |                     |                     |                         |  |                           |   |
| Notes → One of a select few of bonus indexed annuities that include a FREE Return of Premium guarantee. Optional Income Rider available! All deposits in the first 5 years receive the premium bonus. |                     |                    |                     |                     |                         |  |                           |   |
|   |                     |                    |                     |                     |                         |  |                           |   |

# Fixed Indexed Annuities