

Increased Payout Factors!

We have increased payout factors by approximately 10% on many of the Lifetime Income Benefit Rider (LIBR) options on our top income product – the IncomeShield fixed index annuity series!

You spoke up, and we listened. Retirement needs are changing, and competitive lifetime income payments are a top priority for our partners and clients. We have adjusted IncomeShield's LIBR to meet this need.



IncomeShield: Next-level retirement income

- New Unisex Payout Factors
- 10% Average Increase on Payout Factors
- LIBR fees now based on Income Account Value

[View payout factors and client scenario](#)

These changes are effective **August 17, 2020**. Please use updated disclosures dated 08.14.20. Pending business may receive these new payout factors with a new disclosure received prior to issue.

We will accept old disclosures through August 28, 2020. Please note: Submitting an old disclosure will result in previous payout factors and the fee will be calculated on the Contract Value.

Want to learn more about IncomeShield? Take our required product training on the [agent website](#). If you have already taken the training, please review the updated training slides [here](#).

We look forward to helping you meet your clients' goals for guaranteed lifetime income.

Submit new IncomeShield applications with ease using ReadyApp

ReadyApp

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LIBR available for issue ages 50+.

Annuity contract and riders issued under form series ICC17 BASE-IDX, ICC17 BASE-IDX-B, ICC17 IDX-11-10, ICC17 IDX-10-7, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP 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.

Income Account Value is used to calculate Lifetime Income. It is not part of the underlying Contract Value, or available in a lump sum.

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