



## Commissions Schedule Terms and Conditions

As set forth in the Agent's Contract these terms and conditions shall apply to all Commissions you earn from us:

1. The Commission Schedules may be amended by the Company at its sole discretion. Any amendment to a Commission Schedule will apply only to applications written after the effective date of the amendment. You are responsible for remaining familiar with any updates or amendments to the applicable Commission Schedule(s). You will be notified of any update or amendment to your applicable Commission Schedule(s).
2. If the Annuitant and Owner are different, commissions will be based on the older age, where applicable.
3. To receive any commission payable after the first contract year, the policy/contract must be active and the agent must be in good standing with the Company.
4. Should the Company, at its sole discretion, deem it appropriate at any time to cancel a policy/contract and/or refund any premium on which you were paid commission, then such commission earned will be charged back to you.
5. All commissions in this Commission Schedule shall be reduced by the amount which the Company, pursuant to the terms of the applicable Commission Schedule(s), pays directly to your Agents. American Equity reserves the right to reduce your commission payable if any agent in your direct downline is affiliated or becomes affiliated with a Broker-Dealer. We will notify you of any reduction resulting from your downline's affiliation with a Broker-Dealer.
6. Except as set forth in the applicable Commission Schedule, first year commissions will be fully vested as they accrue, and the 13th and 25th month commission payments on annuity policies/contracts will be considered first year commissions for vesting purposes. Any compensation payable after the first contract year will be paid as stated in the applicable Commission Schedule or amendments thereto.
7. The Company will furnish to you, no less than monthly, statements showing commissions credited and other account entries within such account period. Commissions shall be payable no less than monthly on validly issued policies/contracts, unless such amounts do not exceed \$30.
8. Commissions will be charged back on all Deferred Annuities if the annuitant and/or owner dies of natural causes or suicide in the first contract year and contract value is taken out in a lump-sum as determined by the date of death, not the date of payout. The charge back is equal to 100% in the first policy month and reduced by 1/12 each month thereafter through the end of the first Contract Year. If a spousal continuation is done and the spouse subsequently decides to surrender the contract, there will be a chargeback if processed in:  
-1st Contract Year-100% of the pro-rata amount based on date of death
9. Commissions will not be paid on premiums received after the date of death of an owner or annuitant.



**The following additional conditions are only for Option B and C:**

\*\*\*The following additional conditions apply to this schedule only:

1. Agent must elect to be paid under this Option B or C Commission Schedule on each Policy Application and the option must be selected at the time of the application.
2. Under Option B and C, first year commissions vest as accrued at 100%, Year 2+ commissions vest and become payable quarterly on all products with Option B & C, except AssetShield 9, AssetShield BONUS 9, AssetShield 10 and AssetShield BONUS 10 which pay trail commissions to end of surrender. Commission percentage is shown as an annual rate and is paid on a quarterly basis starting at the end of the 5th quarter following the Policy Issue Date. Commission payable are calculated based upon the ending Contract Value of active policies in the previous quarter. For purposes of calculating commission payments, only premium received while the writing agent continues to service the policy will be used to determine a policy's Contract Value.
3. Any commissions paid to the agent after the date of death of the Annuitant/Owner will be charged back to the agent. Commissions are not payable after the date of death, unless a spousal continuation is elected and the policy stays active.
4. Commissions are payable to an agent for policies sold by the agent, provided the agent is in good standing with American Equity. For more information on how Option B and C Commission is paid in the event of retirement or death please contact the home office.
5. Agent must be on EFT (form #4052) to receive commissions on Option B and C.
6. Not Available for Split Commission applications.

\*The following additional conditions apply to the GuaranteeShield renewal:

1. GuaranteeShield renewal commissions are only paid if the agent is in good standing with American Equity and the agent continues to service the policy.
2. GuaranteeShield renewal commission is based on the client's age at the time of the renewal.
3. GuaranteeShield renewal commission will be based on the current commission rate at the time of renewal.



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 5	MGA10	Age 18 - 75	4.50%	2.25%	2.25%	-	-	-	-	-	-	-	-
AE AssetShield Bonus 5	MGA10	Age 76 - 80	3.38%	1.69%	1.69%	-	-	-	-	-	-	-	-
AE AssetShield Bonus 5 - CA	MGA10	Age 18 - 75	4.50%	2.25%	2.25%	-	-	-	-	-	-	-	-
AE AssetShield Bonus 5 - CA	MGA10	Age 76 - 80	3.38%	1.69%	1.69%	-	-	-	-	-	-	-	-
AE AssetShield 10	MGA10	Age 18 - 75	7.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-	-	-
AE AssetShield 10	MGA10	Age 76 - 80	5.25%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE AssetShield 5	MGA10	Age 18 - 75	3.75%	1.88%	1.88%	-	-	-	-	-	-	-	-
AE AssetShield 5	MGA10	Age 76 - 80	2.81%	1.41%	1.41%	-	-	-	-	-	-	-	-
AE AssetShield 5	MGA10	Age 81 - 85	1.88%	0.94%	0.94%	-	-	-	-	-	-	-	-
AE AssetShield 5 - CA	MGA10	Age 18 - 75	3.75%	1.88%	1.88%	-	-	-	-	-	-	-	-
AE AssetShield 5 - CA	MGA10	Age 76 - 80	2.81%	1.41%	1.41%	-	-	-	-	-	-	-	-
AE AssetShield 5 - CA	MGA10	Age 81 - 85	1.88%	0.94%	0.94%	-	-	-	-	-	-	-	-
AE AssetShield 7	MGA10	Age 18-75	4.50%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE AssetShield 7	MGA10	Age 76-80	3.38%	1.69%	1.69%	1.69%	1.69%	-	-	-	-	-	-
AE AssetShield 7	MGA10	Age 81 - 85	2.25%	1.13%	1.13%	1.13%	1.13%	-	-	-	-	-	-
AE AssetShield 7 - CA	MGA10	Age 18-75	4.50%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE AssetShield 7 - CA	MGA10	Age 76-80	3.38%	1.69%	1.69%	1.69%	1.69%	-	-	-	-	-	-
AE AssetShield 7 - CA	MGA10	Age 81 - 85	2.25%	1.13%	1.13%	1.13%	1.13%	-	-	-	-	-	-
AE AssetShield 9 - CA	MGA10	Age 18 - 75	7.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-	-	-
AE AssetShield 9 - CA	MGA10	Age 76 - 80	5.25%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE AssetShield Bonus 10	MGA10	Age 18 - 75	7.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-	-	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 10	MGA10	Age 76 - 80	5.25%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE AssetShield Bonus 9 - CA	MGA10	Age 18 - 75	7.00%	3.00%	3.00%	3.00%	3.00%	-	-	-	-	-	-
AE AssetShield Bonus 9 - CA	MGA10	Age 76 - 80	5.25%	2.25%	2.25%	2.25%	2.25%	-	-	-	-	-	-
AE EstateShield 10	MGA10	Age 40 - 75	7.00%	-	-	-	-	-	-	-	-	-	-
AE EstateShield 9 - CA	MGA10	Age 40 - 75	7.00%	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 18 - 75	7.00%	3.25%	3.25%	3.25%	3.25%	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 76 - 80	5.45%	2.45%	2.45%	2.45%	2.45%	-	-	-	-	-	-
AE IncomeShield 7	MGA10	Age 40 - 75	5.00%	2.60%	2.60%	2.60%	2.60%	-	-	-	-	-	-
AE IncomeShield 7	MGA10	Age 76 - 80	3.75%	1.95%	1.95%	1.95%	1.95%	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 40 - 75	5.00%	2.60%	2.60%	2.60%	2.60%	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 76 - 80	3.75%	1.95%	1.95%	1.95%	1.95%	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 18 - 75	7.00%	3.25%	3.25%	3.25%	3.25%	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 76 - 80	5.45%	2.45%	2.45%	2.45%	2.45%	-	-	-	-	-	-
AE IncomeShield Bonus 10	MGA10	Age 18 - 75	7.00%	3.25%	3.25%	3.25%	3.25%	-	-	-	-	-	-
AE IncomeShield Bonus 10	MGA10	Age 76 - 80	5.45%	2.45%	2.45%	2.45%	2.45%	-	-	-	-	-	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE GuaranteeShield 3	MGA10	Age 18 - 75: 1.50% Renewal	-	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 3	MGA10	Age 18 - 80	1.50%	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 3	MGA10	Age 76-80: 1.05% Renewal	-	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 3	MGA10	Age 81 - 85	1.13%	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 3	MGA10	Age 81-85: 0.77% Renewal	-	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 5	MGA10	Age 18 - 75: 1.50% Renewal	-	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 5	MGA10	Age 18 - 80	2.25%	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 5	MGA10	Age 76-80: 1.05% Renewal	-	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 5	MGA10	Age 81 - 85	1.69%	-	-	-	-	-	-	-	-	-	-
AE GuaranteeShield 5	MGA10	Age 81-85: 0.77% Renewal	-	-	-	-	-	-	-	-	-	-	-
Immediate Annuity	MGA10	Age 18 - 90; 10 Yr Certain + All Life Contingencies Payout	3.00%	-	-	-	-	-	-	-	-	-	-
Immediate Annuity	MGA10	Age 18 - 90; 5-9 Yr Certain	1.50%	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 40 - 75	5.00%	1.50%	1.00%	-	-	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 40 - 75; Yrs 2- 5 Add. Premium 3.25%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 76 - 80	3.75%	1.15%	0.75%	-	-	-	-	-	-	-	-
AE IncomeShield 10	MGA10	Age 76 - 80; Yrs 2- 5 Add. Premium 2.45%	-	-	-	-	-	-	-	-	-	-	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE IncomeShield 7	MGA10	Age 40 - 75	4.00%	1.00%	1.00%	-	-	-	-	-	-	-	-
AE IncomeShield 7	MGA10	Age 40 - 75; Yrs 2-5 Add. Premium 2.60%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 7	MGA10	Age 76 - 80	3.00%	0.75%	0.75%	-	-	-	-	-	-	-	-
AE IncomeShield 7	MGA10	Age 76 - 80; Yrs 2-5 Add. Premium 1.95%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 40 - 75	4.00%	1.00%	1.00%	-	-	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 40 - 75; Yrs 2-5 Add. Premium 2.60%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 76 - 80	3.00%	0.75%	0.75%	-	-	-	-	-	-	-	-
AE IncomeShield 7 - CA	MGA10	Age 76 - 80; Yrs 2-5 Add. Premium 1.95%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 18 - 75	5.00%	1.50%	1.00%	-	-	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 18 - 75; Yrs 2-5 Add. Premium 3.25%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 76 - 80	3.75%	1.15%	0.75%	-	-	-	-	-	-	-	-
AE IncomeShield 9 - CA	MGA10	Age 76 - 80; Yrs 2-5 Add. Premium 2.45%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield Bonus 10	MGA10	Age 40 - 75	5.00%	1.50%	1.00%	-	-	-	-	-	-	-	-
AE IncomeShield Bonus 10	MGA10	Age 40 - 75; Yrs 2-5 Add. Premium 3.25%	-	-	-	-	-	-	-	-	-	-	-
AE IncomeShield Bonus 10	MGA10	Age 76 - 80	3.75%	1.15%	0.75%	-	-	-	-	-	-	-	-



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OPTION A  
COMMISSION SCHEDULE

Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE IncomeShield Bonus 10	MGA10	Age 76 - 80; Yrs 2-5 Add. Premium 2.45%	-	-	-	-	-	-	-	-	-	-	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 5	MGA10	Age 18 - 75	3.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield Bonus 5	MGA10	Age 76 - 80	2.44%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield Bonus 5 - CA	MGA10	Age 18 - 75	3.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield Bonus 5 - CA	MGA10	Age 76 - 80	2.44%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 10	MGA10	Age 18 - 75	3.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-
AE AssetShield 10	MGA10	Age 76 - 80	2.63%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	-
AE AssetShield 5	MGA10	Age 18 - 75	2.50%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 5	MGA10	Age 76 - 80	1.88%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 5	MGA10	Age 81 - 85	1.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 5 - CA	MGA10	Age 18 - 75	2.50%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 5 - CA	MGA10	Age 76 - 80	1.88%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 5 - CA	MGA10	Age 81 - 85	1.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7	MGA10	Age 18 - 75	3.00%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7	MGA10	Age 76 - 80	2.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7	MGA10	Age 81 - 85	1.50%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7 - CA	MGA10	Age 18 - 75	3.00%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7 - CA	MGA10	Age 76 - 80	2.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 7 - CA	MGA10	Age 81 - 85	1.50%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
AE AssetShield 9 - CA	MGA10	Age 18 - 75	3.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-	-
AE AssetShield 9 - CA	MGA10	Age 76 - 80	2.63%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	-	-
AE AssetShield Bonus 10	MGA10	Age 18 - 75	3.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 10	MGA10	Age 76 - 80	2.63%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	-
AE AssetShield Bonus 9 - CA	MGA10	Age 18 - 75	3.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	-	-
AE AssetShield Bonus 9 - CA	MGA10	Age 76 - 80	2.63%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	-	-
AE EstateShield 10	MGA10	Age 40 - 75	4.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE EstateShield 9 - CA	MGA10	Age 40 - 75	4.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield 10	MGA10	Age 40 - 75	4.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield 10	MGA10	Age 76 - 80	3.20%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
AE IncomeShield 7	MGA10	Age 40 - 75	3.30%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield 7	MGA10	Age 76 - 80	2.50%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
AE IncomeShield 7 - CA	MGA10	Age 40 - 75	3.30%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield 7 - CA	MGA10	Age 76 - 80	2.50%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
AE IncomeShield 9 - CA	MGA10	Age 18 - 75	4.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield 9 - CA	MGA10	Age 76 - 80	3.20%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
AE IncomeShield Bonus 10	MGA10	Age 40 - 75	4.25%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
AE IncomeShield Bonus 10	MGA10	Age 76 - 80	3.20%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 5	MGA10	Age 18 - 75	2.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield Bonus 5	MGA10	Age 76 - 80	1.50%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield Bonus 5 - CA	MGA10	Age 18 - 75	2.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield Bonus 5 - CA	MGA10	Age 76 - 80	1.50%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 10	MGA10	Age 18 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	-
AE AssetShield 10	MGA10	Age 76 - 80	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	-
AE AssetShield 5	MGA10	Age 18 - 75	1.25%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 5	MGA10	Age 76 - 80	0.94%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 5	MGA10	Age 81 - 85	0.63%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 5 - CA	MGA10	Age 18 - 75	1.25%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 5 - CA	MGA10	Age 76 - 80	0.94%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 5 - CA	MGA10	Age 81 - 85	0.63%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
AE AssetShield 7	MGA10	Age 18 - 75	1.50%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 7	MGA10	Age 76 - 80	1.13%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 7	MGA10	Age 81 - 85	0.75%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 7 - CA	MGA10	Age 18 - 75	1.50%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 7 - CA	MGA10	Age 76 - 80	1.13%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 7 - CA	MGA10	Age 81 - 85	0.75%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
AE AssetShield 9 - CA	MGA10	Age 18 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	-	-
AE AssetShield 9 - CA	MGA10	Age 76 - 80	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	-	-
AE AssetShield Bonus 10	MGA10	Age 18 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	-



Product	Level	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
AE AssetShield Bonus 10	MGA10	Age 76 - 80	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	-
AE AssetShield Bonus 9 - CA	MGA10	Age 18 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	-	-
AE AssetShield Bonus 9 - CA	MGA10	Age 76 - 80	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	-	-
AE EstateShield 10	MGA10	Age 40 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
AE EstateShield 9 - CA	MGA10	Age 40 - 75	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%