

# Guaranteed ADvantage Accidental Death Insurance



NATIONAL RATES

## Monthly Premiums for Accidental Death Product

### Individual

	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
\$ 50,000	10.29	10.72	13.22	7.53	8.27	10.68
\$100,000	16.19	17.07	22.06	10.68	12.17	16.98
\$150,000	22.10	23.41	30.89	13.83	16.06	23.28
\$200,000	28.01	29.76	39.73	16.98	19.96	29.58
\$250,000	33.91	36.10	48.57	20.13	23.85	35.88
\$300,000	39.82	42.44	57.41	23.28	27.74	42.18
\$350,000	45.72	48.79	66.24	26.43	31.64	48.48
\$400,000	51.63	55.13	75.08	29.58	35.53	54.78
\$450,000	57.54	61.47	83.92	32.73	39.42	61.08
\$500,000	63.44	67.82	92.76	35.88	43.32	67.38

### Family – 1 Adult + Children

	Male			Female		
	18-50	51-60	61-70	18-50	51-60	61-70
\$ 50,000	12.08	12.51	15.01	9.32	10.06	12.47
\$100,000	19.78	20.66	25.65	14.27	15.76	20.57
\$150,000	27.48	28.79	36.27	19.21	21.44	28.66
\$200,000	35.19	36.94	46.91	24.16	27.14	36.76
\$250,000	42.88	45.07	57.54	29.10	32.82	44.85
\$300,000	50.58	53.20	68.17	34.04	38.50	52.94
\$350,000	58.28	61.35	78.80	38.99	44.20	61.04
\$400,000	65.98	69.48	89.43	43.93	49.88	69.13
\$450,000	73.68	77.61	100.06	48.87	55.56	77.22
\$500,000	81.38	85.76	110.70	53.82	61.26	85.32

### Family – 2 Adults – No Children

	Male			Female					
	18-50			51-60			61-70		
	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
\$ 50,000	13.44	14.18	16.59	13.87	14.61	17.02	16.37	17.11	19.52
\$100,000	22.49	23.98	28.79	23.37	24.86	29.67	28.36	29.85	34.66
\$150,000	31.55	33.78	41.00	32.86	35.09	42.31	40.34	42.57	49.79
\$200,000	40.61	43.59	53.21	42.36	45.34	54.96	52.33	55.31	64.93
\$250,000	49.66	53.38	65.41	51.85	55.57	67.60	64.32	68.04	80.07
\$300,000	58.72	63.18	77.62	61.34	65.80	80.24	76.31	80.77	95.21
\$350,000	67.77	72.98	89.82	70.84	76.05	92.89	88.29	93.50	110.34
\$400,000	76.83	82.78	102.03	80.33	86.28	105.53	100.28	106.23	125.48
\$450,000	85.89	92.58	114.24	89.82	96.51	118.17	112.27	118.96	140.62
\$500,000	94.94	102.38	126.44	99.32	106.76	130.82	124.26	131.70	155.76

### Family – 2 Adults + Children

	Male			Female					
	18-50			51-60			61-70		
	18-50	51-60	61-70	18-50	51-60	61-70	18-50	51-60	61-70
\$ 50,000	15.23	15.97	18.38	15.66	16.40	18.81	18.16	18.90	21.31
\$100,000	26.08	27.57	32.38	26.96	28.45	33.26	31.95	33.44	38.25
\$150,000	36.93	39.16	46.38	38.24	40.47	47.69	45.72	47.95	55.17
\$200,000	47.79	50.77	60.39	49.54	52.52	62.14	59.51	62.49	72.11
\$250,000	58.63	62.35	74.38	60.82	64.54	76.57	73.29	77.01	89.04
\$300,000	69.48	73.94	88.38	72.10	76.56	91.00	87.07	91.53	105.97
\$350,000	80.33	85.54	102.38	83.40	88.61	105.45	100.85	106.06	122.90
\$400,000	91.18	97.13	116.38	94.68	100.63	119.88	114.63	120.58	139.83
\$450,000	102.03	108.72	130.38	105.96	112.65	134.31	128.41	135.10	156.76
\$500,000	112.88	120.32	144.38	117.26	124.70	148.76	142.20	149.64	173.70

### Other Payment Options

Multiply the monthly premium by:

- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

## Monthly Premiums for Accidental Death Product with Return of Premium Rider\*

(Return of Premium Rider is only available for ages 18-50.)

### Individual w/ROP

	Male	Female
	18-50	18-50
\$ 50,000	14.41	10.54
\$100,000	22.67	14.95
\$150,000	30.94	19.36
\$200,000	39.21	23.77
\$250,000	47.47	28.18
\$300,000	55.75	32.59
\$350,000	64.01	37.00
\$400,000	72.28	41.41
\$450,000	80.56	45.82
\$500,000	88.82	50.23

### Family – 2 Adults – No Children w/ROP

Male/Female	18-50
\$ 50,000	18.82
\$100,000	31.49
\$150,000	44.17
\$200,000	56.85
\$250,000	69.52
\$300,000	82.21
\$350,000	94.88
\$400,000	107.56
\$450,000	120.25
\$500,000	132.92

### Family – 2 Adults + Children w/ROP

Male/Female	18-50
\$ 50,000	21.33
\$100,000	36.52
\$150,000	51.70
\$200,000	66.90
\$250,000	82.08
\$300,000	97.27
\$350,000	112.46
\$400,000	127.65
\$450,000	142.85
\$500,000	158.04

### Family – 1 Adult + Children w/ROP

	Male	Female
	18-50	18-50
\$ 50,000	16.92	13.05
\$100,000	27.70	19.98
\$150,000	38.47	26.89
\$200,000	49.26	33.82
\$250,000	60.03	40.74
\$300,000	70.81	47.65
\$350,000	81.59	54.58
\$400,000	92.37	61.50
\$450,000	103.16	68.42
\$500,000	113.94	75.35

### Other Payment Options

Multiply the monthly premium by:

- 2.972 for quarterly premiums
- 5.886 for semiannual premiums
- 11.429 for annual premiums

\*ROP Rider is not available in AR, CT, GA, NY, PA and VA

# Occidental / American Amicable Term Made Simple (Preferred Pricing)

## Preliminary field underwriting questions

### Preferred Underwriting for Term Made Simple

#### PREFERRED CLASSIFICATION

This group includes individuals whose mortality experience (i.e., life expectancy) as a group is expected to be above average and to whom the Company offers a lower than standard rate.

#### What factors go into the Preferred underwriting process?

An insurance company typically looks at a number of factors during the preferred underwriting process in order to evaluate the Proposed Insured in terms of risk. These factors enable the insurer to decide whether or not the Proposed Insured is a lower than average risk. Some of the things considered are the Proposed Insured's:

- Non-tobacco use
- Current health/physical condition
- Personal health history
- Family health history
- Personal habits
- Occupation/Avocations
- Personal Driving Record

#### PREFERRED UNDERWRITING GUIDELINES

**To be eligible for Preferred class, the proposed insured must answer "NO" to the following questions:**

- Have you used tobacco or nicotine products in the past 36 months?
- Using the Height and Weight Table below, does your weight exceed the minimum or maximum weight corresponding to your height indicated in the Preferred column?
- In the past 10 years, have you taken medication to treat high blood pressure or an elevated cholesterol level?\*
- In the past 10 years, have you had, been tested for, received treatment or been told by a medical professional that you have diabetes, cancer or cardiac disease (heart attack, myocardial infarct, angina, cardiac insufficiency, cerebral thrombosis or coronary artery disease)?
- Has more than one member of your family (father, mother, brother or sister) died before age 60 from breast, colon, intestinal or prostate cancer, or from cardiovascular disease (heart attack, myocardial infarct, angina, cardiac insufficiency, cerebral thrombosis or coronary artery disease)?
- In the past 10 years, have you been treated for alcohol abuse?
- In the past 10 years, have you been treated for drug abuse or used any drugs not prescribed to you?
- In the past five years, have you had more than two moving motor vehicle violations or any DUI/DWI convictions?
- In the past five years, have you been convicted of a felony or misdemeanor?

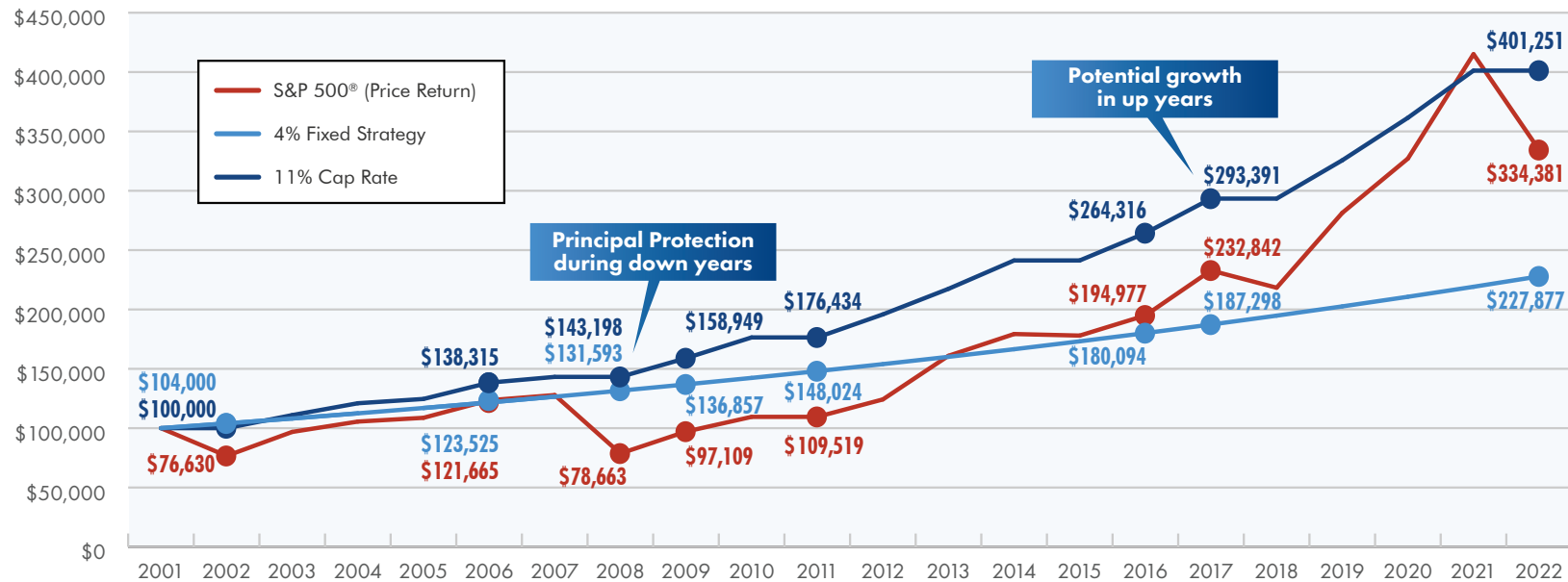
**\*Note:** These are guideline criteria. We may consider an exception to one of these guidelines (i.e., elevated blood pressure or cholesterol but not both) if the condition is under control and the applicant has no other impairments.

<b>BUILD CHART FOR PREFERRED RATES</b>								
(This table applies to both men and women)								
Height	Minimum	Maximum	Height	Minimum	Maximum	Height	Minimum	Maximum
4'8"	88	144	5'4"	107	188	6'	135	238
4'9"	90	149	5'5"	110	194	6'1"	139	245
4'10"	92	154	5'6"	112	200	6'2"	142	251
4'11"	94	160	5'7"	116	206	6'3"	146	258
5'	96	165	5'8"	119	212	6'4"	149	265
5'1"	99	171	5'9"	123	219	6'5"	152	272
5'2"	101	177	5'10"	126	225	6'6"	155	279
5'3"	105	182	5'11"	131	231	6'7"	158	287

# Fixed Index Annuity: Preservation & Accumulation

## Historical Demonstration of Preservation & Accumulation

The graph below shows the performance of the S&P 500® (Price Return) for the last 21 years,\* along with three hypothetical fixed index annuity demonstrations. As you can see, S&P 500® peaks provide opportunities for growth, while principal protection sustains the contract value and positions the contract for continued growth.



\*Assumes a hypothetical investment of \$100,000 directly in the index and uses the annual point-to-point method based on changes in the S&P 500® to calculate the indexed rate for each term. Assumes no withdrawals. This example is for informational purposes only and is not indicative of past performance, nor intended to predict future performance of any specific product. Withdrawal charges may apply to an annuity. Interest earnings in an annuity are not taxed until withdrawn. Annuity withdrawals and distributions may be subject to income tax and, if withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply. Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit. Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets. 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. This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not consider the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional. The "S&P 500®" is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by American Equity Investment Life Insurance Company ("AEL"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes by AEL. AEL's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions, or interruptions of the S&P.



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# Policy Review Checklist

What type of policy is it?

## **Term**

1. What is the policy #?
2. When was the policy issued?
3. What is the face amount?
4. What is the rating?
  1. Tobacco or Non tobacco
  2. Preferred, standard, rated
5. What is the current premium?
6. Can the premium ever go up? If so when and how much will it go up?
  1. Does it only go up once?
7. Does the client get any money back?
8. Can the face amount on this policy ever drop?
9. When does the client have to die for the death claim to be paid?
10. Does the policy have any living benefits like Critical or Chronic illness riders?
11. Any other riders on the policy?
12. Is it convertible?

## **Whole life**

1. What is the policy #?
2. When was the policy issued?
3. What is the face amount?
4. What is the rating?
  1. Tobacco or Non tobacco
  2. Preferred, standard, rated
5. What is the current premium?
6. What is the current Cash value?
7. What is the Reduced Paid Up value?
8. Can the face amount on this policy ever drop?

9. When does the client have to die for the death claim to be paid?
10. Are there any loans on the policy?
  1. How much is the loan?
  2. What is the interest rate on the loan?
  3. What is the current death benefit with the loan?
  4. What happens to the policy if the cash value equals "0"?
11. Does the policy have any living benefits like Critical or Chronic illness riders?
12. Any other riders on the policy?

### **Universal Life**

1. What is the policy #?
2. When was the policy issued?
3. What is the face amount?
4. What is the rating?
  1. Tobacco or Non tobacco
  2. Preferred standard rated
5. What is the current premium?
6. What is the current surrender value?
7. What is the minimum payment?
8. What is the modal payment?
9. What is the maximum payment?
10. What is the current cost of insurance?
11. Can the face amount on this policy ever drop?
12. When does the client have to die for the death claim to be paid?
13. You will need to request 2 illustrations
  1. How long is the policy guaranteed to last with the current premiums? (they can tell you this over the phone )
  2. How much does the client need to increase premium now to guarantee level premium and coverage to the policy age 100?

### **Accidental life**

1. What is the policy #?
2. Does this cover any form of death?

3. When was the policy issued?
4. What is the face amount?
5. What is the current premium?
6. Can the premium ever go up? If so when and how much will it go up?
  1. Does it only go up once?
7. Does the client get any money back?
8. Does the policy have any living benefits like Critical or Chronic illness riders?
9. Any other riders on the policy?
10. Does the coverage reduce at a certain age?
  1. By how much?
  2. At what age?
  3. Is this a one-time thing or does it happen again?

## **Retirement Money**

1. Where is the money currently (401k, 403b, IRA, Roth IRA, money market, stocks, bonds, mutual funds, pension, bank CDs, etc)?
2. If it's a 401k, 403b, IRA, Roth IRA – where is the money currently invested? (money market, stocks, bonds, mutual funds, bank CD, annuity)
3. If it's a retirement account with their job where they're still working, do they have access to move it? If they don't know, they have to ask their employer.
4. Is it at risk of loss?
5. If it's currently in an annuity:
  - 5a. What type of annuity? (Fixed, Indexed or Variable)
  - 5b. When was it issued?
  - 5c. What is the surrender charge?
  - 5d. Do they have a lifetime income rider? If so, what is their guaranteed income when they retire?
6. Are there any fees they're currently paying?
7. What do they intend to do with the money (live off of it or pass it on)?