

New Maximum Premium Limits

American Equity Investment Life Insurance Company[®] and American National, including American National Insurance Company and American National Life Insurance Company of New York, are updating the maximum premium limits on annuities. These changes are effective May 6, 2026 for American Equity and May 20, 2026 for American National.

\$3 Million New Maximum Premium Limit

Fixed Indexed Annuities

(no bonus, no guaranteed income)

- American Equity AssetShield 5, 7, 9, & 10
- Strategy Index 7 & 10

Fixed Indexed Annuities

(w/ bonus up to age 75, no guaranteed income)

- American Equity AssetShield BONUS 5, 9, & 10
- Rate Certainty Annuity
- Smart Start Accumulator Series

Fixed Annuities

- American Equity GuaranteeShield
- Palladium[®] MYG Series
- Palladium[®] MYG NY
- Palladium[®] MYG MAX
- Palladium[®] Match MYG
- WealthQuest[®] Citadel 5 & 7 Diamond
- WealthQuest[®] Citadel 5 & 7 Diamond NY

Single Premium Annuities (Period Certain)

- American Equity SPIA
- Palladium[®] SPIA
- Palladium[®] SPIA NY

\$1.5 Million New Maximum Premium Limit

Fixed Indexed Annuities (w/ guaranteed income)

- Strategy Index 7 & 10
- American Equity EstateShield 9 & 10
- American Equity IncomeShield 7, 9, & 10
- American Equity IncomeShield BONUS 10

Fixed Indexed Annuities (w/ bonus, over age 75)

- American Equity AssetShield BONUS 5, 9, & 10
- Smart Start Accumulator Series
- Strategy Index 7

Single Premium Annuities

(Life Contingent)

- American Equity SPIA
- Palladium[®] SPIA
- Palladium[®] SPIA NY

Considerations

- Contracts issued before the effective date will continue to have the previous maximum premium limit.
- Contracts issued on or after the effective date will have the new maximum premium limit.

**We appreciate your partnership and look forward to serving you,
your representatives, and their clients with our competitive annuities.**

Please contact your RVP if you have any questions.

Guarantees are based on the financial strength and claims paying ability of American Equity and American National Insurance Company, and are not guaranteed by any bank or insured by the FDIC. American Equity Investment Life Insurance Company® and American National Insurance Company do not offer legal, investment, or tax advice. Each client has specific needs which should be discussed with a qualified legal or tax advisor. Annuities are offered by American Equity Investment Life Insurance Company® and American National Insurance Company. Each company has financial responsibility only for the products and services it issues.

Contract Form Series: FPIA24; LIR24; RCA24; FIA25; MYG24; MYGFI23; AI20; WQ512; WQ5NQ(NY); WQ5PQ(NY) WQ712; WQ7NQ(NY); WQ7PQ(NY); SPIA22; ANY-NSPA (Forms may vary by state).

Annuity contract and Rider(s) issued under form series for American Equity AssetShield fixed index annuities: ICC22 BASE-IDX-B, ICC24 BASE-IDX-B, ICC22 BASE-IDX, ICC22 IDX-11-10, ICC24 IDX-11-5, ICC22 IDX-10-10, ICC22 IDX-10-7, ICC22 IDX-10-5; for American Equity IncomeShield fixed index annuities: ICC24 BASE-IDX-B, ICC23 BASE-IDX, ICC24 IDX-11-10, ICC23 IDX-10-10; for American Equity Estateshield 10 fixed index annuity: ICC21 BASE-IDX-MSP, ICC20 MSP-10; for American Equity GuaranteeShield fixed annuities: ICC20 BASE-SPDA, ICC20 SPDA-3, ICC20 SPDA-5; for American Equity Single Premium Immediate Annuity: ICC15 SPIA, SPIA-1 and state variations thereof. Availability may vary by product and state. For complete details please see product specific sales brochure(s) and disclosure(s).

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues. Neither American National Insurance Company nor its representatives give legal or tax advice. Agents can only discuss general benefits of conversion and must refer clients to their tax advisor or attorney for tax or legal advice.

Not FDIC/NCUA insured / Not a deposit / Not insured by any federal government agency / No bank/CU guarantee / May lose value

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American Equity Investment Life Insurance Company® | American National Insurance Company

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