

Earn More in Q4 Program



When you write \$250,000 in qualifying premium* between October 1, 2022 and December 31, 2022, your loyalty payment will be based on the special Earn More in Q4 payment schedule.

Total 2022 Qualified Production	Basis Points Paid on IncomeShield, EstateShield 10, Bonus Gold & Retirement Gold	Basis Points Paid on AssetShield & FlexShield 10	Earn More in Q4 Basis Points Paid on All FIA Products
\$1,000,000-\$1,999,999	0 bps	0 bps	25 bps
\$2,000,000-\$4,999,999	25 bps	25 bps	50 bps
\$5,000,000-\$6,999,999	50 bps	30 bps	100 bps
\$7,000,000-\$9,999,999	75 bps	35 bps	125 bps
\$10,000,000 +	100 bps	50 bps	150 bps



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FAQs

Q: How do I participate in the program?

A: When you have \$250,000 in qualifying production that is signed and issued between October 1, 2022 and December 31, 2022, you're automatically included* in the program, and if you have at least \$1 million in total 2022 qualifying production, you'll receive a loyalty payment.

Q: What are the rules around the Earn More in Q4 loyalty payment?

A: At the end of the qualifying period, we'll identify the agents that have produced \$250,000 or more in qualifying production and \$1 million or more in 2022 total qualifying production. Your Earn More in Q4 payment will be determined using the chart, and applied retroactive to dollar one. Earn More in Q4 payments will be sent in January 2023.

Q: What about my November loyalty payment?

A: If you have qualified for loyalty payments already this year, you will receive your November loyalty payment based on the regular Loyalty Rewards Program payment schedule. Earn More in Q4 program payments will be sent in January 2023.

Q: What happens if I don't qualify for this program?

A: Your existing Loyalty Rewards Program status and benefits remain the same! If you qualified for our Loyalty Rewards Program based on last year's production, your benefits continue to the end of 2022. If you qualified for our Loyalty Rewards Program based on this year's production, your benefits continue to the end of 2023.

Agents must be in good standing with American Equity in January 2023 to receive the payment.

For agent use only. Not for use in solicitation or advertising to the public. May require Broker dealer approval.

*All business must be paid by December 31st, 2022. MYGA, SPDA, SPIA and Internal Rollovers are not eligible. May require Broker Dealer approval

Annuities and Rider issued under form series ICC17 BASE-IDX, ICC17 BASE-IDX-B, ICC21 BASE-IDX-SP, ICC21 BASE-IDX-MSP, INDEX -1-07, INDEX-2-09, ICC17 IDX-10-10, ICC17 IDX-11-10, ICC20 MSP-10, ICC21 IDX-12-10, ICC17 IDX-10-7, ICC17 IDX-10-5 and state variations thereof. Availability may vary by state.



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