

What does American Equity do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, date of birth, and Social Security number
- Contact information such as telephone number, mailing address, and email address
- Financial information such as assets, income, net worth, and your declared financial goals and objectives
- Demographic Information such as age, gender, marital status, and citizenship
- Transaction history and account balances

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Equity chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Equity share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

To limit American Equity's sharing for the limited purposes shown above, call us toll-free at 866-620-6454.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing for the limited purposes shown above.

Questions?

Call **866-620-6454** or go to <https://www.american-equity.com/privacy>

Who we are

Who is providing this notice?

The following American Equity family of companies: American Equity Investment Life Insurance Company, and its wholly owned subsidiaries American Equity Investment Life Insurance Company of New York and Eagle Life Insurance Company; and Entrada Life Insurance Company (these companies are collectively referred to in this Notice as “American Equity,” “we,” “us,” and “our”).

What we do

How does American Equity protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, and policies, procedures and training designed to protect your personal information.

How does American Equity collect my personal information?

We collect your personal information, for example, when you:

- Apply for an annuity or insurance product
- Update your contact or account information
- Register for an online account through our client portal
- File a claim as a beneficiary
- Deposit premiums, take withdrawals, surrender your annuity, or instruct American Equity to process any other transactions related to your annuity
- Contact us for assistance or interact with us through our website or client portal in the course of providing products or services to you

We collect your personal information mostly from you. We also collect your personal information from others, such as your insurance producer, broker, or financial advisor and their respective firms, our affiliates, consumer reporting agencies, government agencies, service providers, or other insurance and financial companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your credit worthiness
- Sharing for affiliates to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for additional information about your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *The American Equity family of companies is owned by American National Group Inc. Our affiliates include other companies owned by American National Group Inc., including its subsidiaries, and its owner, Brookfield Wealth Solutions Ltd.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *To perform standard business functions related to the products and services we provide you, we share information: (i) with your insurance producer, broker, or financial advisor and their respective firms as directed by you or otherwise required; and (ii) with third-party vendors and service providers, subject to contractual safeguards.*

We do not share your information with nonaffiliated companies for their marketing purposes.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We do not share your information under any joint marketing agreements.*

Other important information

State specific disclosures

Consumer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the state laws provide more protection or rights for the Consumer's personal information than federal privacy laws, American Equity will protect the Consumer's personal information and honor any applicable rights as required by such state law.

California residents

We will not disclose personal information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. California residents are also provided an addendum to this notice containing additional options.

Vermont residents

We will not share personal information we collect about you with nonaffiliated third parties or affiliates, except as permitted by law, including, for example, with your consent or to service your account. Accounts with a Vermont mailing address are automatically treated as if they have opted to limit sharing, as described on page 1.

American Equity reserves the right to modify this privacy notice. If we make any material changes to this privacy notice or in how we share your personal information, we will notify you by providing a revised privacy notice on our website (<https://www.american-equity.com/privacy>) and/or by mail, email, or similar direct communication, as deemed appropriate and as required by law. We encourage you to periodically visit our website to review this privacy notice.

