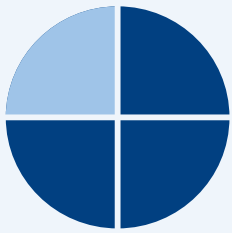


# Don't Let the Unforeseen Go Unplanned

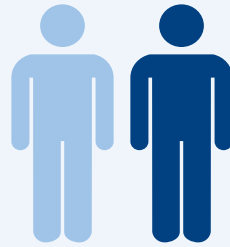
Enhance income with the IncomeShield Fixed Index Annuity and the Wellbeing Benefit

Unexpected costs can pose a significant burden for many individuals and their long-term income strategy. However, if income strategy measures are taken early on, that financial burden can be lessened – especially as unplanned health events occur.



## 3/4 Americans

say they would be “**significantly set back financially**” if they received an unexpected medical bill today.<sup>1</sup>



## 50% Chance

A 65-year-old has almost a 50% chance of having a health impairment over the remainder of their life.<sup>2</sup>



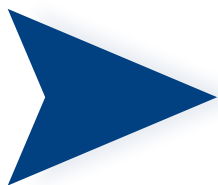
## Health Care Cost

U.S. households led by someone 65 or older spend an average of \$6,668 a year on health care.<sup>3</sup>

## IncomeShield with Lifetime Income Benefit Rider and Wellbeing Benefits

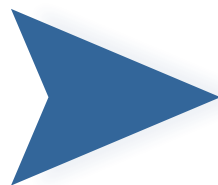
If you are unable to perform 2 out of 6 activities of daily living (ADLs) after a health event, and after a two-year waiting period, your income payment could be doubled for up to 5 years.

No confinement is required and you won't have to use the additional income for health expenses. Additional income can go towards other expenses such as groceries, housing, or to help cover your spouse's lost income while taking care of you, providing you with additional assurance.



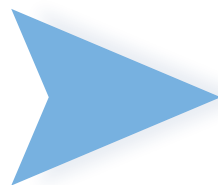
### Guaranteed Income Needed

Purchase IncomeShield 10 with 7.25% simple interest LIBR and Wellbeing Benefit.



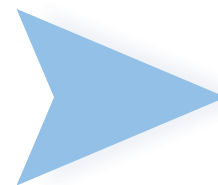
### Income Payments Begin

Guaranteed income payments will vary based on the Income Account Value growth and when income begins.



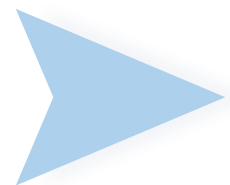
### Health Event Happens

Loss of two activities of daily living occurs such as inability to bathe, dress, eat, continence, toilet, and transfer.



### Wellbeing Benefit Activated

Receive up to 200% Enhanced Income for up to 5 years to help cover increased expenses.



### Health Event Recovery

Guaranteed Lifetime Income payments return to amount prior to Wellbeing Benefit being activated.

The one who works for you!®



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

# Don't Let the Unforeseen Go Unplanned

Enhance income with the IncomeShield Fixed Index Annuity and the Wellbeing Benefit



## Natalie

### Hypothetical Example

At age 69, Natalie slipped and fell while walking her dog. Now unable to perform two of the ADLs, she activated the Wellbeing Benefit. That doubled her income payment to \$16,550, which helped her cover the increased expenses. Her income will return to the original \$8,275 after she has recovered allowing her more assurance that the rest of her retirement savings were not impacted.

### Retirement Goal:

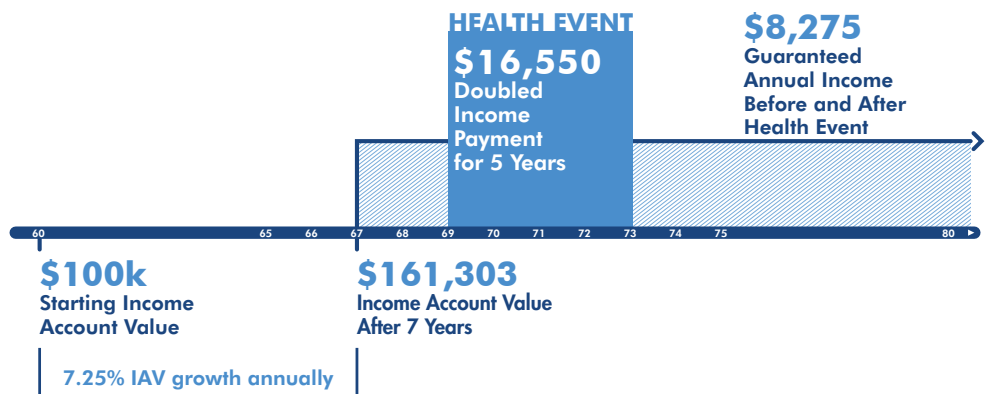
Have enough income through retirement

### Annuity Contract:

Age Purchased Contract: 60  
Age Turns on Income: 67

### Income Generated:

\$8,275 Annually



Hypothetical example shown for illustrative purposes only

<sup>1</sup> Timmons, M. (2020, March 31). 61% of Americans Have Been Surprised by an Unexpected Medical Bill — and 37% Pay Without Question. ValuePenguin. <https://www.valuepenguin.com/unexpected-medical-bills>

<sup>2</sup> Devine, C., & Mungan, K. (2020, April 2). The 4% Rule Produces Unacceptable Risk for America's Retirees. ProtectedIncome.Org. Alliance for Lifetime Income. <https://hsl-pnw-downloadable-files.s3.amazonaws.com/967/the4%25ruleproducesunacceptableriskforamericasretire-91736884d1b488fb8b07c4ebca35cb4.pdf>

<sup>3</sup> U.S. Bureau of Labor Statistics, September, 2021

Lifetime Income available through optional Lifetime Income Benefit Rider. Available for issue ages 50+.

Annuities and Rider issued under form series ICC17 BASE-IDX, ICC17 BASE-IDX-B, ICC17 IDX-11-10, ICC17 IDX-11-17, ICC19 E-MPTP, ICC19 E-PTPC, ICC19 E-PTPR, ICC16 R-MVA, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP, and state variations thereof. Availability may vary by state.

Lifetime Income Benefit Rider option includes a 1.10% annual fee and a one year wait to start income. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue. IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

Surrender charges may apply to excess withdrawals that exceed the annual free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59 ½.

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.

For a comprehensive overview of all the relevant features, benefits, and limitations of the IncomeShield fixed index annuity. Please read the sales brochure and disclosure for complete details.

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