Retirement Unknown Cost of Waiting

There's no predicting the future. But, you can still prepare for what's ahead. As you plan your retirement, consider how a fixed index annuity could shield a portion of your portfolio from the cost impact of retirement unknowns like the purchasing of guaranteed income.



More Premium

Consider two individual pre-retirees, with the same retirement timing and income goals. Both choose to purchase an Income Shield fixed index annuity to generate this income. One does so at age 58, the other at age 64.



Deciding Dave

Age: 58

Retirement age: 65

Goal: Additional

\$10,000/year in retirement



Waiting Wally

Age: 64

Retirement age: 65

Goal: Additional

\$10,000/year in retirement



Income Product: IncomeShield 10 fixed index annuity with Lifetime Income Benefit Rider providing 8.25% Simple Interest.

Purchase Payment to Reach Goal:

\$87,316

Purchase Payment to Reach Goal: \$127,243

More premium required for Wally after waiting 6 years

Example shown for illustrative purposes only. Assumes no withdrawals are taken from the contract prior to income payments beginning. Excess withdrawals taken in addition to lifetime income payments will reduce future income payment amounts.

Waiting 6 Years cost 46% more premium to generate the same \$10,000 in lifetime income.

The IncomeShield fixed index annuity provides the principal protection that the clients need during the critical years leading up to and into retirement. By purchasing early, Dave is able to build on that protection and secure a supplemental lifetime income stream that meets his income goals.

The one who works for you!®



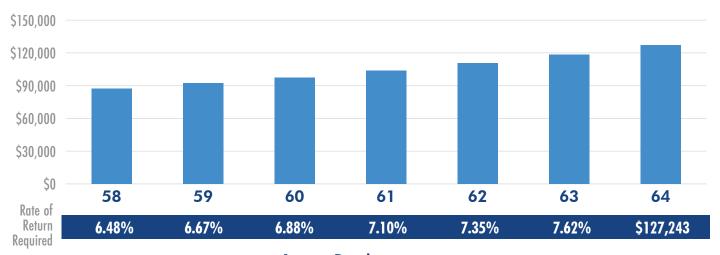
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^{*} There is a 10-year surrender charge schedule for early withdrawals exceeding 10% annually. The Lifetime Income Benefit is an option and may carry an annual fee. The Lifetime Income Benefit Rider is used to calculate lifetime income only and is not part of the contract value or available as a lump sum.

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More Accumulation

Delaying the purchase of income and investing assets in effort to raise enough capital to reach the same purchase payment as above at age 64 (\$127,243) requires a greater growth rate year after year.



Age at Purchase

Capital need for additional \$10,000 at 65

This hypothetical example is for illustrative purposes only and is not representative of the past or future performance of any particular product.

Potential Solution: IncomeShield 10

The IncomeShield fixed index annuity line is designed to shield a portion of your portfolio and deliver crucial retirement benefits like protection from index volatility, tax-deferral growth potential, a jumpstart to lifetime income payments with a 10% premium bonus* and your choice of multiple lifetime income benefit riders.

*Bonus available only on IncomeShield 10. Bonus available on 1st year premiums. Each year after the 1st contract year, you become vested in a percentage of the bonus, until 100% vested at the end of the 10th contract year. Vested amounts of the bonus are the amounts not forfeited as a result of an early withdrawal or surrender. Bonus, surrender charges, and vesting schedules may vary by state. Lifetime Income available through optional Lifetime Income Benefit Rider. Available for issue ages 40+. Annuities and Rider issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-PC, ICC20 E-PTP-PC, ICC20 E-PTP-PC, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FC

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