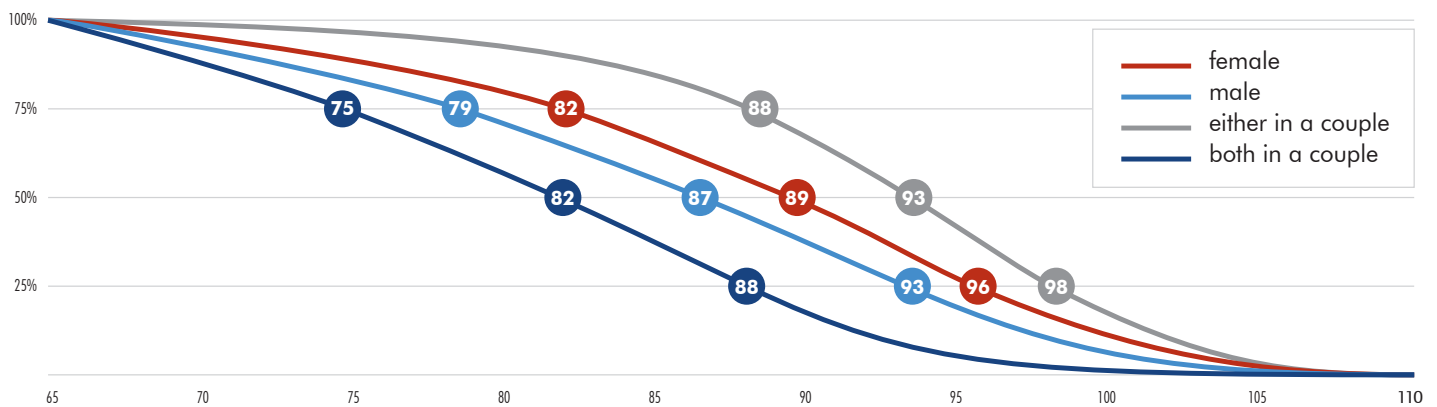


Retirement Unknown

Will my money last as long as I do?

We are living longer. A retiree turning 65 today is expected to live, on average, another 22 years. But, that's just the average. Approximately half of the people turning 65-years old today will live longer than their projected life expectancy.¹

Probability of 65-Year-Olds Surviving to Select Ages (Average Health)



- 1 in 4: 65-year-old men will live to 93
- 1 in 4: 65-year-old women will live to 96
- 1 in 4: 65-year-old married individuals will live to 98
- 65-year-old married couple: 14% chance one will live to 100

Potential Solution: IncomeShield Fixed Index Annuity

The IncomeShield fixed index annuity line is designed to “shield” a portion of your portfolio from retirement unknowns like market declines. It offers the crucial benefit of asset protection with no loss of principal due to index volatility, along with a powerful combination of guaranteed income and lifetime income options.

- 10% Premium Bonus*
- Competitive Guaranteed Monthly Income
- Multiple Lifetime Income Benefit Rider Options

The one who works for you!®



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

Retirement Unknown

Will my money last as long as I do?

Optional Lifetime Income Benefit Rider Options

Multiple rider options for taking guaranteed income based on time frame. Income can be available in as little as 30 days or deferred for up to 15 years.

30-DAY INCOME NEED

No Fee Rider

4% Compound Interest IAV Rate
15-Year Accumulation Period
Income Available After 30 Days

1-7 YEARS INCOME NEED

Simple Interest Rider

8.25% Simple Interest IAV Rate
7-Year Accumulation Period
Income Available After One Year (1.1% Rider Fee)
Wellbeing Benefit (1.2% Rider Fee)

8-15 YEARS INCOME NEED

Compound Interest Rider

7.0% Compound Interest IAV Rate for 10 years
Years 11-15, 3.0%+ Compound Interest IAV Rate
15-Year Accumulation Period
Income Available After One Year (1.1% Rider Fee)
Wellbeing Benefit (1.2% Rider Fee)

¹ LIMRA Secure Retirement Institute analysis of the Human Mortality Database, University California, Berkeley (USA), and Max Planck Institute for Demographic Research (Germany) and 2015 U. S. population mortality. Available at www.mortality.org or www.humanmortality.de.

*Bonus available only 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. See brochure and disclosure for details.

Annuity Contract and Riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-W-FCP and state variations thereof. Availability may vary by state.

Surrender charges may apply to excess withdrawals that exceed annual free withdrawal available under the contract. Distributions are subject to ordinary income taxes, and you may be subject to a 10% federal penalty if you make withdrawals before age 59½.

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, and IAV multiplier may change prior to issue. Income Account Value is only used to calculate Lifetime Income. It is not part of the underlying Contract Value, or available in a lump sum. Available for ages 40+.

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.

Rider fee is calculated based on the income account value and deducted from the contract value on each contract anniversary as long as the rider is attached to the contract.

The wellbeing benefit can only be activated one time after a two year waiting period. Contract owner must be unable to perform two of six ADLs and requires annual certification by a qualified physician. See disclosure and sales brochure for additional details. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout.

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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Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus.



American Equity Investment Life Insurance Company[®]
6000 Westown Pkwy, West Des Moines, IA 50266

www.american-equity.com • Call us at 888-221-1234