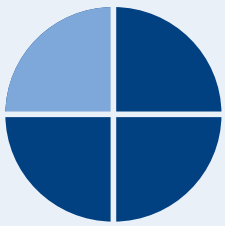


Do you have a Healthcare Cost Gap?

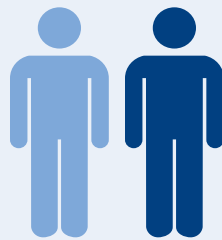


IDENTIFYING POTENTIAL GAPS



3/4 Americans

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



52% Chance

People turning 65 will need some type of long-term care services in their lifetime.²



Health Care Cost

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

Unexpected costs can pose a significant burden for many individuals and their long-term income strategy. This variable is a driving concern for 80 percent of near retirees who face a **Healthcare Cost Gap**.⁴

A fixed index annuity is an insurance contract that offers a suite of guaranteed benefits in exchange for premium payments.

These include guaranteed principal protection, tax-deferral and growth potential. You may also elect to add a lifetime income benefit rider to your contract (annual fee and no fee options) that can provide additional guaranteed lifetime income and enhanced income payouts for when you may need it most.

¹ 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>

² Morningstar. “Must-Know Statistics About Long-Term Care: 2019 Edition” 2019

³ U.S. Bureau of Labor Statistics, September, 2021

⁴ Insured Retirement Institute and American Equity. “Aligning Retirement Expectations with Financial Resources. IRI Retirement Readiness Research Series. 2022

The one who works for you!®



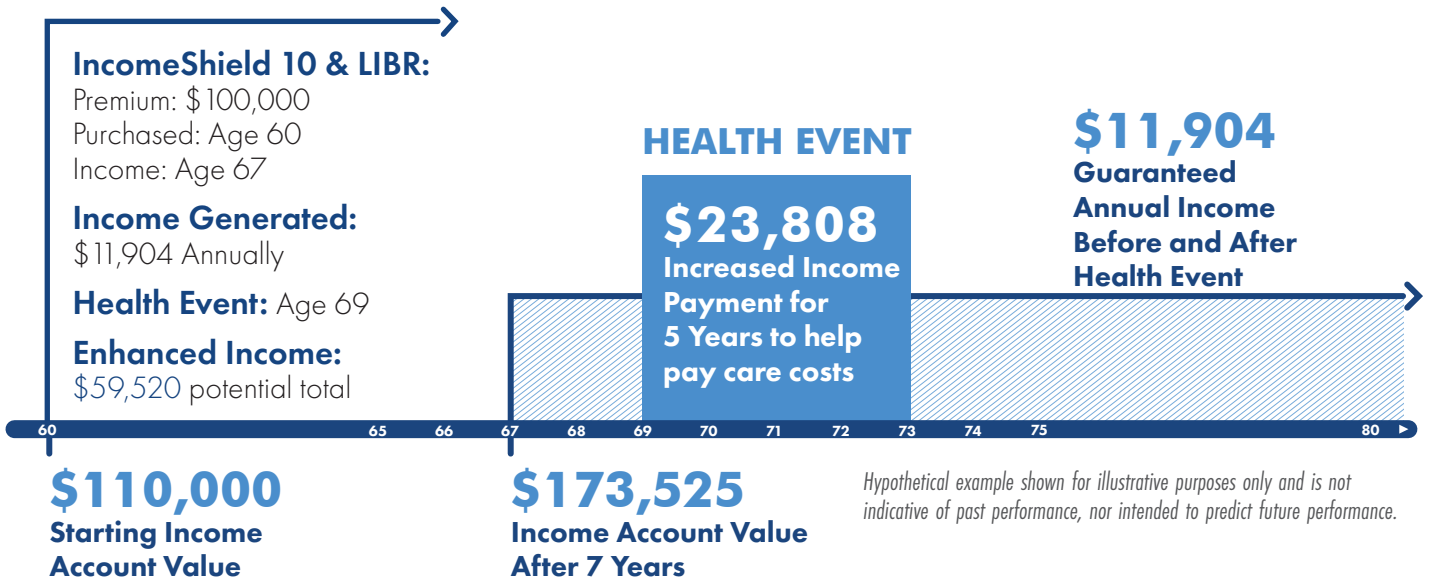
AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®



Solving for Healthcare Cost Gap

Natalie Hypothetical Example

At age 69, Natalie fell after suffering a stroke and became unable to perform two of six Activities of Daily Livings (ADLs), relating to personal care (bathing, dressing, getting in and out of bed or a chair, walking, using the toilet, and eating). Fortunately, with the IncomeShield 10 fixed index annuity and Lifetime Income Benefit Rider (LIBR) with Wellbeing Benefit she is able to increase her lifetime income payments from \$11,904 to \$23,808 for up to five years. After she recovers, her guaranteed lifetime income payments resume at the original amount.



Hypothetical example shown for illustrative purposes only and is not indicative of past performance, nor intended to predict future performance.

8.25% IAV growth annually

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 59½.

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 10 fixed index annuity. Please read the sales brochure and disclosure for complete details.

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Lifetime Income available through optional Lifetime Income Benefit Rider. Available for issue ages 40+. Minimum payout election age is 50.

Annuities and Rider issued under form series ICC22 BASE-IDX, ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-PR, ICC20 E-MPTP-C, 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 1.20% 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.



American Equity Investment Life Insurance Company®
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