

# Benefits of Early Income Planning



**When it comes to preparing for retirement income, planning early can have big benefits.**



**One big benefit? Potential cost savings.**  
Buying a fixed index annuity with guaranteed lifetime income benefits now means you're more likely to generate the income you need with less premium than if you wait several years.

**Contact me today to discuss your retirement income needs and understand what the cost of waiting might be for you.**

## Your Information

**XXX-XXX-XXXX**

CA or AR #XXXXXXXX  
website, email, or address

American Equity Investment Life Insurance Company (AEL), West Des Moines IA, has only approved this advertisement (form 22-01-XXXX). AEL has not reviewed or approved any other content that may appear in addition to this advertisement and is not responsible for the same. AEL does not make any representations about any product or services discussed beyond those in this specific advertisement. This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional.



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®