

# Tapping an Open Market

## Power of 20 Years

Gen-Xers and Millennials may be an untapped audience for the retirement income planning market.

Our IncomeShield™ fixed index annuity with two Lifetime Income Benefit Rider (LIBR) options offering 20-year fully guaranteed roll-up can help provide an effective planning story for you and your clients. With an issue age of 40 years (minimum payout election is 50), that story may appeal to an even broader market.

# \$5.9

trillion in **investable assets**  
are held by Gen X<sup>1</sup>

# 79%

of Gen X households **don't have**  
**access to defined benefit plans**<sup>1</sup>

In addition to traditional fixed index annuity benefits like tax-deferral, principal protection and guaranteed income, the IncomeShield with LIBR offers additional lifetime income benefits that may broaden the appeal to a wider range of clients.

## Let's look at an example

In this hypothetical example, we show an IncomeShield 10 (IncomeShield 9 in CA) with initial premium of \$100,000 and LIBR with 6.5% compound interest credited on the Income Account Value, receiving a 10% first-year premium bonus, with single lifetime income payments beginning after 20 years and no withdrawals from the annuity contract until income begins. (Annual rider fee 1.10%)

### 10% Premium Bonus\*

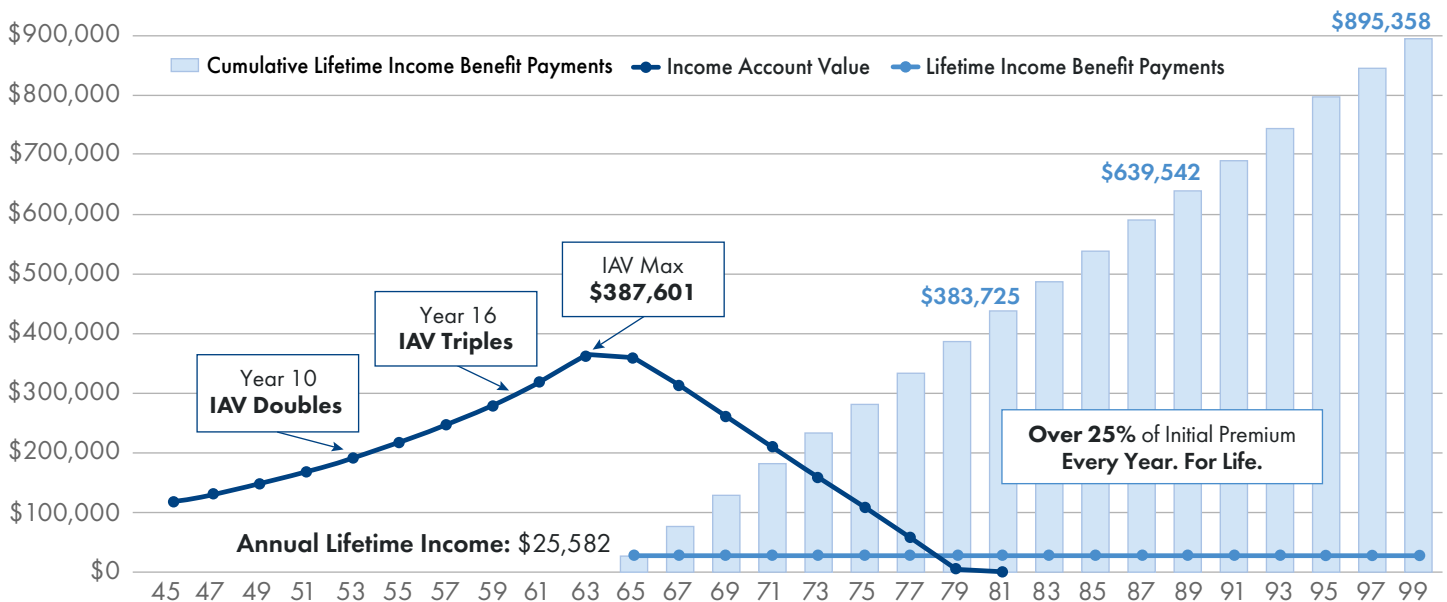
Jumpstart retirement  
income reserves

### 6.5% Compound Interest

Guaranteed roll-up rate applied  
to Income Account Value

### 20-Year Accumulation

Guaranteed period with  
guaranteed roll-up rate



The one who works for you!®



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

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<sup>1</sup> The Retirement Reference Book, Fourth Edition, LIMRA Secure Institute, 2018

\*Bonus available on 1st year premiums. Each year after the 1st contract year clients, become vested in a percentage of the bonus, until 100% vested at the end of the 10th (9th in CA) 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/or Rider(s) issued under form series ICC22 BASE-IDX-B, ICC22 BASE-IDX, ICC22 IDX-11-10, ICC22 IDX-10-7, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, 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. For complete details please see product specific sales brochure(s) and disclosure(s).

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, 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.

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.

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.

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**Important Disclosures Regarding Wellbeing Benefit in CA:** The Wellbeing Benefit provided under this rider is not intended to provide, and will never provide, long-term care insurance, nursing home insurance, or home care insurance. If you are interested in long-term care or nursing home care insurance, you should consult with an insurance agent licensed to sell that insurance or visit the California Department of Insurance Internet Website ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance. The Wellbeing Benefit is not a substitute for and is not comparable to long-term care insurance. If you are replacing existing long-term care insurance with this Wellbeing Benefit, you should first discuss the intended replacement with your long-term care or economic advisor.



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