

# Retirement Unknown

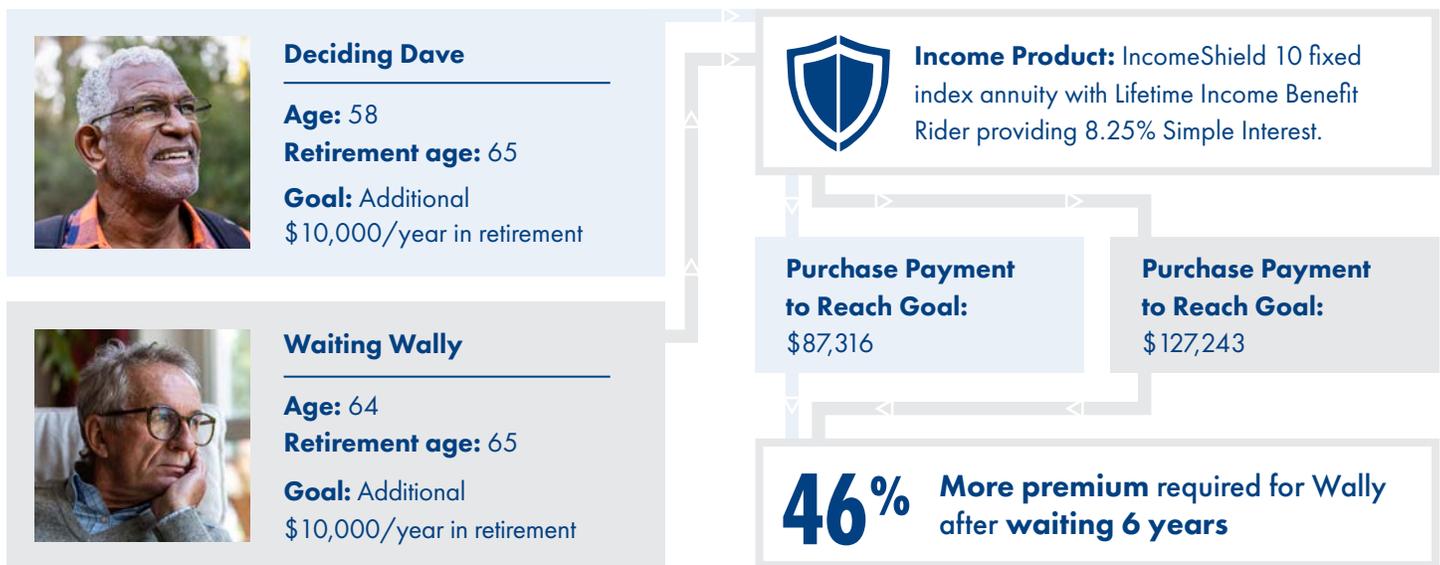
## Cost of Waiting

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 IncomeShield fixed index annuity to generate this income. One does so at age 58, the other at age 64.



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.

\* 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.

### 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!®



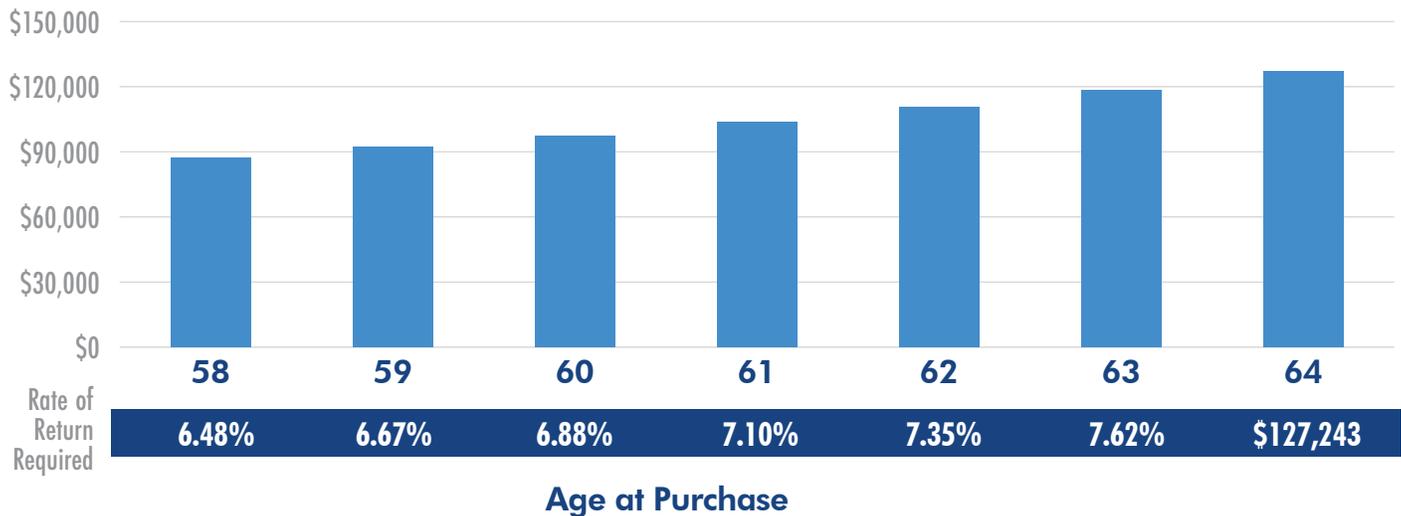
**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

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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.



■ 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-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, 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. 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. See brochure and disclosure for details. 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. This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not consider 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®  
6000 Westown Pkwy, West Des Moines, IA 50266

[www.american-equity.com](http://www.american-equity.com) Call us at 888-647-1371