

Retirement Unknown Market Risk

Shield a portion of your portfolio with the benefits of an IncomeShield™ fixed index annuity with guaranteed income that is not tethered to the market.

Bear Market

The reality of the market is that many of us will be impacted by a bear market as we prepare for or begin retirement.

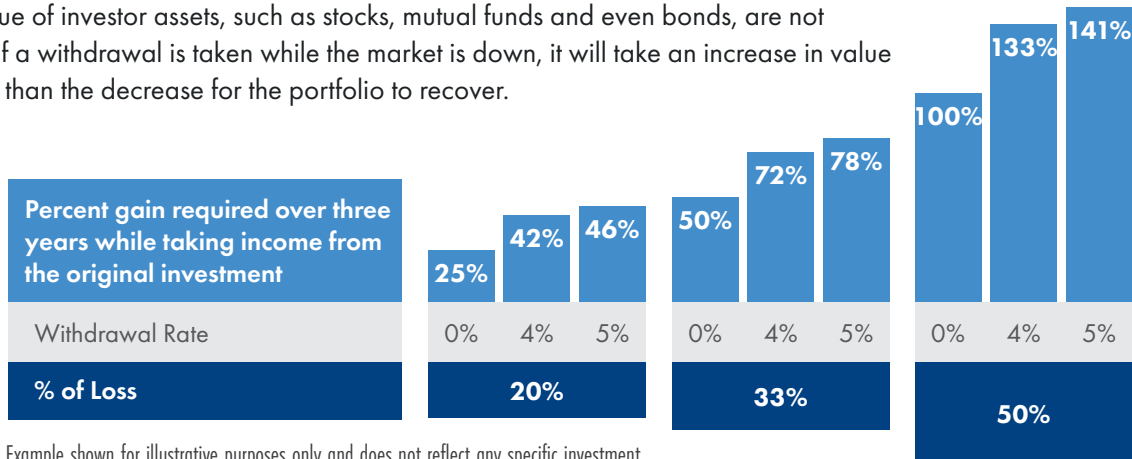


Historically, the average time between bear markets is **3.5 years.**¹



Market Risk

The future value of investor assets, such as stocks, mutual funds and even bonds, are not guaranteed. If a withdrawal is taken while the market is down, it will take an increase in value much greater than the decrease for the portfolio to recover.



Example shown for illustrative purposes only and does not reflect any specific investment.

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 market 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 (LIBR) Options

The one who works for you!®



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

Retirement Unknown Market Risk

Multiple LIBR 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 20 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% Annual Fee – LIBR
1.2% Annual Fee – LIBR with
Wellbeing Benefit

8-20 YEARS INCOME NEED

Compound Interest Rider

6.5% Compound Interest
20-Year Accumulation Period
Income Available After One Year
1.1% Annual Fee – LIBR
1.2% Annual Fee – LIBR with
Wellbeing Benefit

California Only: Important Disclosures Regarding Wellbeing Benefit

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) 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.

¹ Ned Davis Research as of 6/30/23. Past performance does not guarantee future results.

*Bonus available only on IncomeShield 10 (9 in CA), 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 (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 Riders issued under form series ICC22 BASE-IDX-B, ICC22 BASE-IDX, ICC22 IDX-11-10, ICC22 IDX-10-7, 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-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. 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. The minimum payout election age is 50 on all LIBR options.

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 (two of seven ADLs in CA) 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 product disclosure.

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.

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® | 6000 Westown Pkwy, West Des Moines, IA 50266

www.american-equity.com • Call us at 888-647-1371