

# Guide to Fixed Index Annuity Basics



## **Annuity Contract Issued**

Purchased in a single or series of premium payments.



## **Principal Protection**

Contract guarantees principal protection from market volatility.



## **Guaranteed Rate**

Fixed interest rate guaranteed annually.



## **Index Crediting Strategy Options**

Choice of strategies used to determine interest credited to contract based on index increases.



## **Locked-In Growth**

Potential interest credited to the contract cannot be lost, and annual growth will never be less than zero.



## **Tax Deferral**

Contract Value potential growth grows tax-deferred until money is withdrawn.



## **Level of Liquidity**

Penalty-free withdrawals available after first year.



## **Income Options**

Guaranteed lifetime income payments and increased payments for care-related costs available.

*The one who works for you!®*



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY\*

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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.

Lifetime income available through Optional Lifetime Income Benefit Rider.

Surrender charges may apply to withdrawals over the penalty-free withdrawal amount. Annuities offered by American Equity. Other retirement solutions may also support similar goals.

You may be subject to a 10% federal penalty if you make withdrawals before age 59½. 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.

This is not a comprehensive overview of all the relevant features and benefits of fixed index annuities. This advertisement presents basic information about key terms and features of the annuity. Please read the sales brochure and disclosure for complete details and limitations.

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