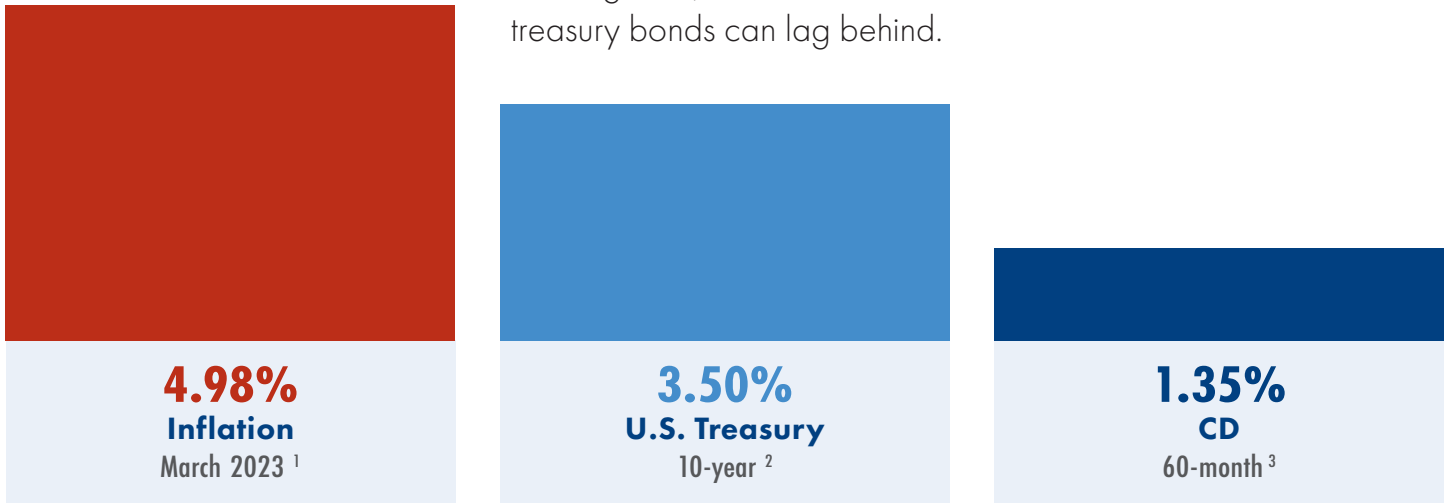


Retirement Unknown

Inflation and Interest Rates

In 2022, inflation reached a 40-year high.¹ While the Federal Reserve aims to target a 2% inflation rate over the long-term, the rates of low-risk investments like CDs or treasury bonds can lag behind.




INTEREST-ONLY INCOME STRATEGY

High inflation and low interest rates may put a strain on a retirement income strategy drawing on interest alone.

Hypothetical Example:

A 70-year old retiree looking to supplement income off interest only with a \$200,000 nest egg generates an \$7,000 return.

	Nest Egg	10-Year U.S. Treasury Rate	Return
 INTEREST	\$200,000	x 3.50%	= \$7,000

Rates are set at issue and subject to change.

* U.S. Bureau of Labor Statistics. Consumer Price Index Summary. Consumer Price Index – 03/2023

¹ Source: <https://www.bls.gov/cpi/>

² Board of Governors of the Federal Reserve System. Market Yield on U.S. Treasury Securities at 10-Year Maturity. 03/2023.

³ FDIC. National Rates and Rate Caps Monthly Update. 03/2023

The one who works for you![®]



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY[®]

IncomeShield

Fixed Index Annuity

For help generating supplemental income to shield against retirement unknowns like low interest rates and inflation, an IncomeShield 10 fixed index annuity can provide principal protection and a 10% premium bonus to jump start a guaranteed income stream for life.

ANNUITY & INTEREST SPLIT INCOME STRATEGY



INCOMESHIELD ANNUITY

$$\$100,000 \times 10\% \text{ Bonus} \times 5.63\% = \$6,213$$

Hypothetical Example:

By splitting allocations between a treasury bond and an IncomeShield 10 with 10% bonus and Lifetime Income Benefit Rider, a 70-year old retiree is able to draw \$6,213 after 30 days, increasing their total income by 39%.



INTEREST

$$\$100,000 \times 3.50\% = \$3,500$$

39% **\$9,713**



INCOMESHIELD 10 with Lifetime Income Benefit Rider Options



10% Premium Bonus*



Multiple Lifetime Income Benefit Rider Options



Competitive Payout Factors

Source: Illustration Software.

Rates are set at issue and subject to change. Example shown for illustrative purposes only and is not guaranteed. IncomeShield 10 with No Fee LIBR, Single Withdrawal, Age 70, 5.63% payout factor + 10% premium bonus. *Bonus only available on IncomeShield 10. 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 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 IDX-11-10, ICC20 E-PTP-C, 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 10% 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. Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit. Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets. American Equity Investment Life Insurance Company® does not offer legal, investment, or tax advice. Each client has specific needs which should be discussed with a qualified legal or tax advisor.



American Equity Investment Life Insurance Company®
6000 Westown Pkwy, West Des Moines, IA 50266

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