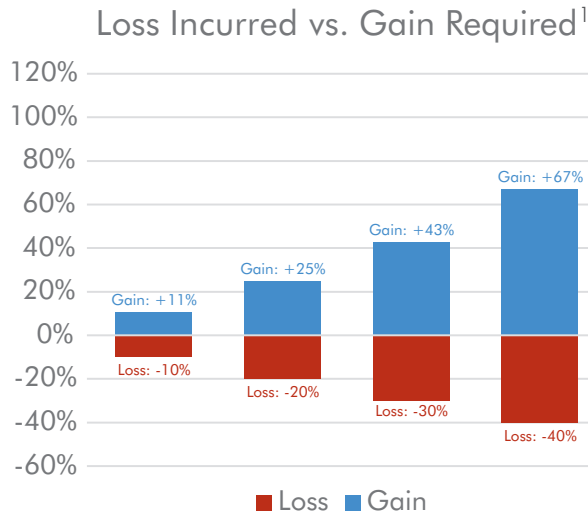


# HELP PROTECT YOUR TOP ASSETS

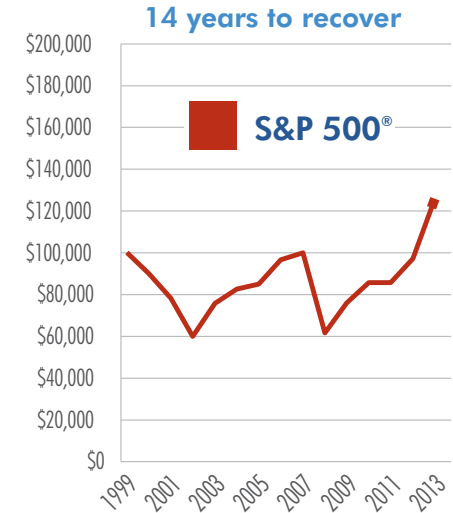
## Money

Market losses require exponentially higher market gains to recuperate.



## Time

Loss can be recuperated, but time cannot.



## Safe-Money Options

A fixed index annuity can help protect years of accumulated growth and save years of recovery with guaranteed principal protection. In addition, any interest credited to the contract is secure and protected from index decreases. The contract value is able to grow tax-deferred until income is taken<sup>2</sup>, up to 10 percent free withdrawal is available annually. Multiple surrender charge schedules are available, as well as lifetime income options.

<sup>1</sup>Chart represents the gain required to make up for the loss from the prior year. Hypothetical example: Year 1 (Loss) reflects  $\$100,000 - 30\% = \$70,000$ . Year 2 (Gain) reflects  $\$70,000 + 43\% (42.8571\ldots) = \$100,000$ . <sup>2</sup>Assuming contract is individually owned. Fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or an index itself. Other retirement options may also support similar goals. American Equity does not provide investment, legal or tax advice. Please consult a qualified professional. The "S&P 500®" and/or Dow Jones<sup>SM</sup> is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company ("AEL"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes by AEL. AEL's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones. The S&P 500® Index (SPX) is a price return index and does not include dividends paid on underlying stocks. 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. Please see product specific disclosure documents for additional details.



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