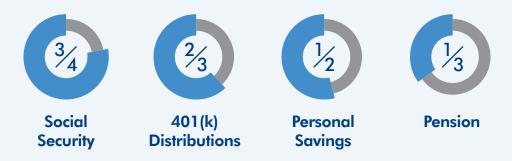
Fixed Index Annuity CAN WORK FOR YOU



Every retirement is different. Whether it's protecting hard-earned dollars, securing steady income for life or establishing a legacy, you want to know that your money is going to be there when you need it.

Retirees expect to rely most heavily on various income sources.¹



As more people approach retirement age, more are asking if these traditional means will help meet all of their income needs. Many are looking for safe options to help supplement the income they have budgeted.

FIXED INDEX ANNUITIES

How annuities work

On a basic level, annuities are insurance products, purchased from a carrier, that are designed to help protect your retirement income from risks like market exposure or outliving your money.

A fixed index annuity does this through a combination of benefits that both shield your money from downturns, while allowing for growth opportunities to earn interest. These interest credits are tied to increases of a well-known index, such as the S&P 500[®]. You may choose from several index or fixed value crediting strategies, each offering different opportunities for growth.

Annuity phases: Accumulation and income



Just as you have been building up retirement assets, a fixed index annuity focused on accumulation is designed to help protect and grow your retirement reserves for guaranteed income later or building up assets to pass along to a legacy.



When you choose to take income, the money that has been credited to your contract can be turned into an income stream that can last a lifetime.

Accessing your money

A fixed index annuity is designed for securing assets or income over the long-haul. However, liquidity is also an important part of any long-term approach to retirement.

Our products offer an annual penalty-free withdrawal starting after the first contract year. The amount is typically up to 10% of the contract value.

Withdrawal amounts in excess of the penalty-free withdrawal amount may be subject to early surrender charges, if the partial withdrawal is taken during the surrender charge schedule. The annuity's surrender value will never be less than 87.50% or 90% of the premium received, depending on the product selected, less any withdrawals, accumulated at the minimum guaranteed interest rate.



AMERICAN EQUITY SERVICE

Dedication to superior service is American Equity's difference maker. It starts by hiring great people with positive attitudes who go above-and-beyond, day-after-day. Whether it's as simple as team members on site to answer phone calls or important as helping secure lifelong income, we are motivated to serve you.

Publicly traded since 2003 (NYSE: AEL)

WHO ANNUITIES CAN WORK FOR

Fixed index annuity benefits can help you address retirement concerns.



- Nearing retirement
- Concerned about risk
- Wants growth opportunities
- Shoring up nest egg



71% of pre-retirees' top goal is principal protection¹

Protecting years of hard work

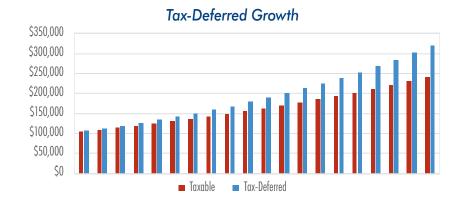
Placing a portion of a portfolio into a fixed index annuity may help protect your two most valuable assets: time and money. This allows your nest egg to build as you transition to income.

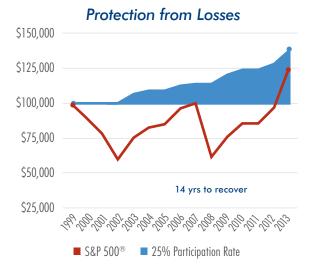
Loss Incurred vs. Gain Required



As the money is not directly invested in any index, the principal is protected from market downturns and the return will never be less than zero due to volatility. This can be a key benefit that keeps your money from having to work twice as hard to recoup losses.

A fixed index annuity is a taxdeferred product allowing money to compound and grow your assets faster until it is time to withdraw.





All interest credited to the contract based on index increases is locked in and cannot be lost due to volatility. This can go a long way in helping build up assets if you choose to take income later or pass your assets on to a loved one.

WHO ANNUITIES CAN WORK FOR



- Entering retirement
- Wants supplemental monthly income
- Looking for flexibility to draw income
- Wanting to provide continued income for loved ones



78% pre-retirees' top goal is lifetime income¹

Ensuring lifetime income

Growth opportunities linked to fixed rate and index strategies help secure retirement income reserves for predictable income payments later. A Lifetime Income Benefit Rider may also be added to your contract. This generates income for lifelong payments. Interest growth on this account is credited at a simple or compound interest rate, set at issue and guaranteed for a set period. This can help increase your income account value, which is used to measure your lifetime income payments.

For a small annual fee, or no fee, electing to use an income rider delivers increased benefits for retirement income needs.



Unexpected expenses can be a major setback in retirement, especially as we get older. A wellbeing income benefit rider can also provide enhanced payments if you are unable to perform two of six activities of daily living.

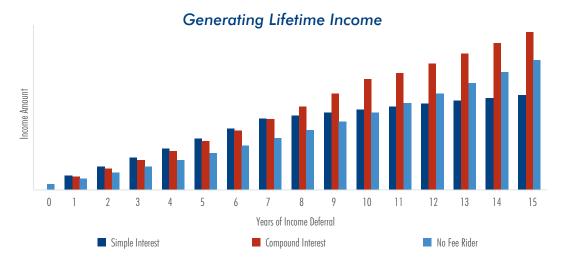


For contract owners under age 75 there are additional options, such as the Nursing Care or Terminal Illness Riders, that are designed to help for specific qualified care needs. Documentation is required from a qualified physician. For additional information, refer to Waiver of Surrender Charge Riders brochure.

Not available in CA.

FLEXIBLE INCOME PAYMENTS

Lifetime Income Benefit Rider payments may begin after 30 days and provide the flexibility to start and stop as needed. Restarting income payments may impact the payment amount you receive.



Demonstration comparing interest earned on lifetime income rider through simple and compound interest, and a no fee rider with 30 day income option.

COMMITMENT TO VALUES

Service

Our contract owners are why we are here, and we do our best to provide service, second to none, every day.

Integrity

Our values of honesty, fairness and truthfulness have been central to our past success and will continue to be for generations to come.

Excellence

Our dedication to going above and beyond in every facet of our business has established us as a top-tier fixed index annuity provider.

Safety

Our products provide Sleep Insurance® for contract owners who can trust their principal is protected and income is guaranteed for life.

For additional resources and blogs, visit www.american-equity.com





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Riders issued under form series ICC19 R-NCR, ICC19 R-TIR, and state variations thereof. Availability may vary by state

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.

American Equity Investment Life Insurance Company® does not offer legal, investment, or tax advice. Please consult a qualified professional.

¹ Source: IALC, Retirement Readiness, 2017

² As of 12/31/18 - Assets \$53.71 billion, Liabilities \$50.45 billion.

³ A.M. Best has assigned American Equity an "A-" (Excellent) rating, reflecting their current opinion of American Equity's financial strength and its ability to meet its ongoing contractual obligations relative to the norms of the life/health insurance industry. A.M. Best utilizes 15 rating categories ranging from A++ to F. An "A-" rating from A.M. Best is its fourth highest rating. For the latest rating, access www.ambest.com. Rating effective 8/2/2006, affirmed 6/20/2019.

⁴ Standard and Poor's rating service has recognized American Equity Investment Life Insurance Company with an "A-" rating. An insurer rated "A" has strong financial security characteristics, but is somewhat more likely to be affected by adverse effects of changing circumstances or economic conditions than are insurers with higher ratings. Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Rating effective 8/5/15, affirmed 9/28/2018.