



# The earning power of tax 'procrastination'

For your retirement income goals, let time and tax-deferral work in your favor

## Tax-deferral benefits of fixed index annuities:



In general, no taxes on interest until a withdrawal is made\*



Allows for contract growth potential and interest to compound



Ability to tax plan for future distributions

## The power of tax-deferred growth

With this example, a contract owner is in the **24 percent** federal tax bracket and has a fixed index annuity that earns **2.50 percent**. To equal those earnings with a taxable investment product, they would have to earn a rate of **3.29 percent** instead.

Rate your tax-deferred annuity earns**	FEDERAL TAX BRACKET			
	22%	24%	32%	35%
1.50%	1.92%	1.97%	2.21%	2.31%
2.00%	2.56%	2.63%	2.94%	3.08%
2.50%	3.21%	<b>3.29%</b>	3.68%	3.85%
3.00%	3.85%	3.95%	4.41%	4.62%
3.50%	4.49%	4.61%	5.15%	5.38%
4.00%	5.13%	5.26%	5.88%	6.15%

Discover how to make the most of your time and finances with an American Equity fixed index annuity.

\*Assumes contract is owned by an individual.

\*\* Rates shown are for demonstration purposes only and are not meant to depict current crediting rates available on American Equity annuity products.

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Surrender charges may apply to excess withdrawals that exceed free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59 1/2

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.

Guarantees are based on the financial strength and claims paying ability of the issuing company. American Equity Investment Life Insurance Company®



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