

Split annuities. Combined benefits.

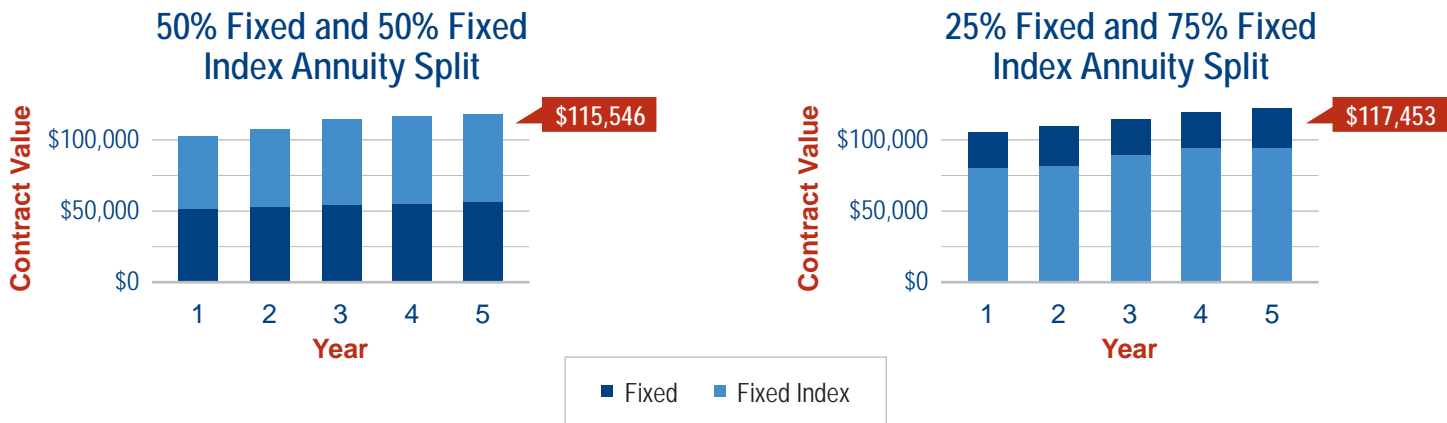
Fixed Annuity + Fixed Index Annuity

Navigating the interest rate environment and market uncertainty may have your clients considering a stable-money strategy that provides the principal protection they need and the growth potential they want. One strategy that can provide guaranteed growth and interest with index increases, is purchasing multiple annuity products. By splitting money between a fixed annuity and a fixed index annuity, your clients can combine the benefits of both.

Allocating exclusively to a 5-year fixed rate product, with a 2.25% interest rate does provide guaranteed, stable growth. This table shows how a \$100,000 fixed annuity purchase would accumulate over the length of the contract.

	100% Fixed Annuity Allocation
Initial premium	\$100,000
5-Year Fixed Interest Rate	2.25%
Ending Contract Value	\$111,768

Combining a 5-year fixed rate annuity and a 5-year fixed index annuity with an 80% participation rate, allows for significant portfolio growth with consistent access to funds, without risk of principal loss. The graphs below demonstrate two allocation strategies for \$100,000, utilizing a mix of fixed and fixed index annuity products.



For demonstrative purposes only. The fixed index annuity in this hypothetical example uses the annual point to point index method based on changes in the S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return from 01/01/2010-12/31/2015 with an annual participation rate of 80% and no money withdrawn from the annuity.

Surrender charges may apply to money withdrawn that exceeds the annual free withdrawal amount available under the annuity contract. Actual crediting rates may differ from and be lower than hypothetical rates depicted in this advertisement. Annuity features and benefits vary by product. Please see product specific sales brochures and disclosures for additional information. Annuity products offered by American Equity. Other retirement options may also support similar goals.

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.

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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.

Annuity contract issued under form series ICC20 BASE-SPDA, ICC17 BASE-IDX, ICC20 SPDA-5, ICC17 IDX-10-5 and state variations thereof. Availability may vary by state.



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