

Tapping an Open Market

Power of 20 Years

Gen-Xers and Millennials may be an untapped audience for the retirement planning sphere.

Our IncomeShield™ fixed index annuity with two Lifetime Income Benefit Rider (LIBR) options offering 20-year fully guaranteed roll-up can help provide a simple planning story to you and your clients. With an issue age of 40 years (minimum payout election is 50), that story may appeal to an even broader market.

\$5.9

trillion in **investable assets**
are held by Gen X¹

79%

of Gen X households **don't have**
access to defined benefit plans¹

In addition to traditional fixed index annuity benefits like tax-deferral, principal protection and guaranteed income, the IncomeShield with LIBR offers additional lifetime income benefits that may broaden the appeal to a wider range of clients.

Let's look at an example

In this hypothetical example, we show an IncomeShield 10 with initial premium of \$100,000 and LIBR with 6.5% compound interest on Income Account Value, receiving a 10% first-year premium bonus, with single lifetime income payments beginning after 20 years and no withdrawals from the annuity contract until income begins. (Annual rider fee 1.10%)

10% Premium Bonus*

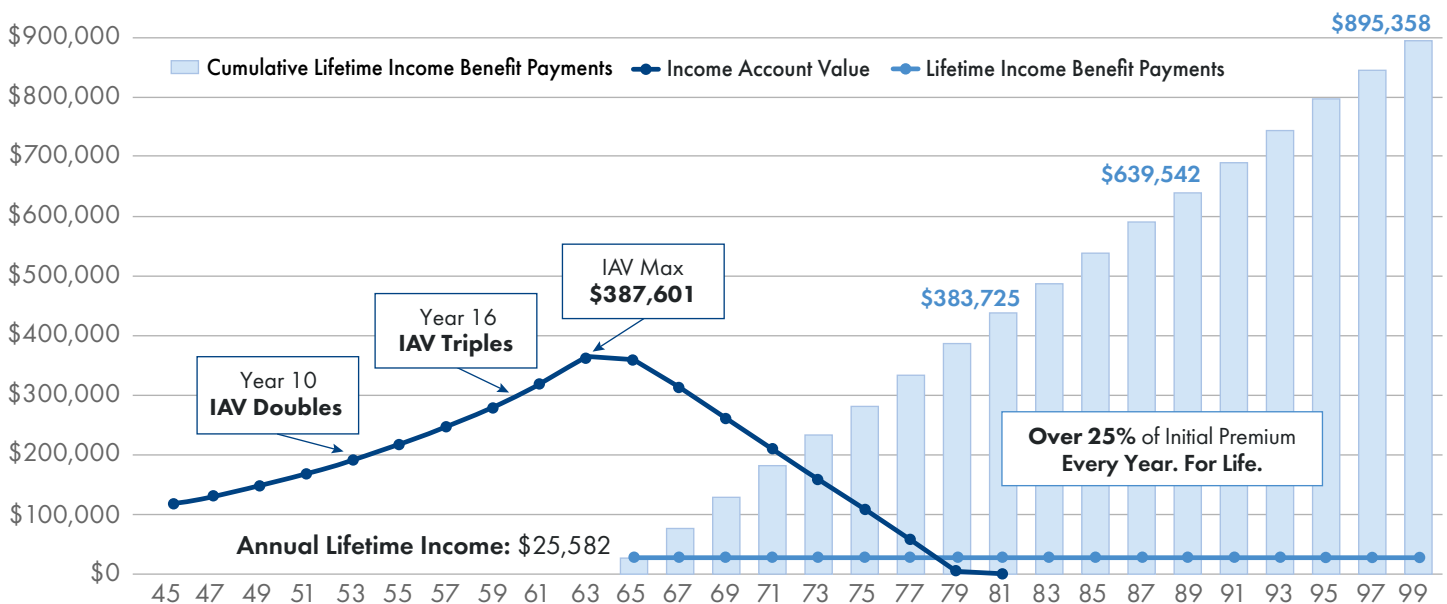
Jumpstart retirement
income reserves

6.5% Compound Interest

Guaranteed roll-up rate applied
to Income Account Value

20-Year Accumulation

Guaranteed period with
guaranteed roll-up rate



The one who works for you!®



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

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¹ The Retirement Reference Book, Fourth Edition, LIMRA Secure Institute, 2018

*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 BASE-IDX, ICC22 IDX-11-10, ICC22 IDX-10-7, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FCP, ICC20 R-LIBR-W-FSP and state variations thereof. Availability may vary by state. For complete details please see product specific sales brochure(s) and disclosure(s).

Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue.

Income Account Value is only used to calculate Lifetime Income. It is not part of the underlying Contract Value, or available in a lump sum.

Rider fee is calculated based on the income account value and deducted from the contract value on each contract anniversary as long as the rider is attached to the contract.

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.

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.

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