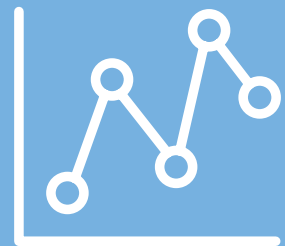


CHANNELING THE POWER OF MULTI-YEAR AND PAR RATE STRATEGIES

Eagle Select[®] Focus 7 fixed index annuity



Crediting strategies to help you achieve your retirement “A” game

When you’re driving down the fairway toward retirement, it’s important to have an approach that helps you stay on course and out of the rough as you work to accumulate what you’ll need.

AIMING FOR A HOLE-IN-ONE STRATEGY

A fixed index annuity (FIA), like Eagle Select® Focus 7, can help you build money for retirement through the growth potential of **index-linked interest crediting**.

With an FIA:

- Your money is never invested in the stock market, so your principal is safe from market downturn.
- The interest you earn is guaranteed to never fall below 0%.
- Your money's growth is calculated using interest crediting strategies tied to the performance of an external market index.
- You select from a lineup of crediting strategies that allow you to diversify your retirement dollars and potentially benefit from index increases.

When it comes to saving money for retirement, taking advantage of crediting strategies can help you put some power behind your swing.

What is a crediting strategy?

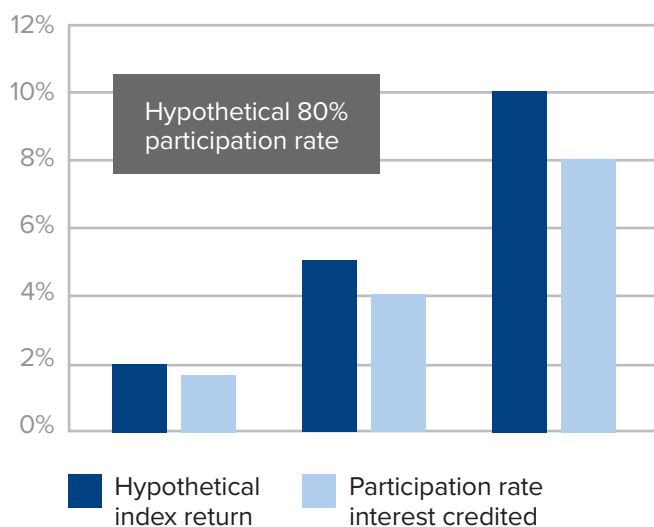
An FIA is unique because of the “I” — the index. The annuity uses the performance of that index to drive the interest credited to the contract. Crediting strategies, including cap rate and participation rate, are the various options used to calculate the interest and can be used on different indices.

HOW DO PARTICIPATION RATE AND CAP RATE STRATEGIES WORK?

The participation rate does not have a maximum limit, but only a percentage of the increase is credited based on index returns. The cap rate will credit all of the index return up to the cap.

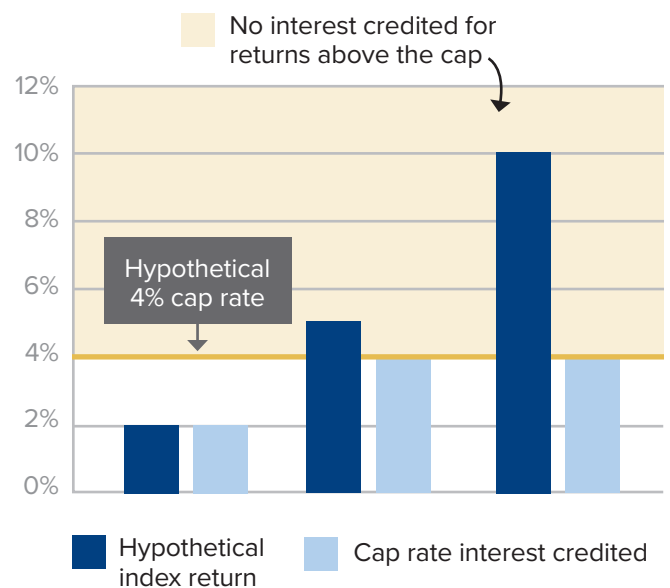
Participation rate¹

Potential for more interest to be credited with no maximum



Cap rate¹

Potential for more interest to be credited up to the cap



FOR RETIREMENT SAVING

Comparing annual vs. multi-year strategies

- An annual strategy measures the index performance over one year, and may be a good choice if you prefer to see how your annuity performs every year.
- A multi-year strategy (generally two years) gives you a longer time period for the crediting strategy to potentially deliver indexed interest credits and an increase in the value of your contract.

Point-to-point strategies

Many FIAs offer point-to-point crediting strategies. This means the performance of the index is determined by comparing the value of the index at two points in time, the first day and last day of the indexing time period. Potential interest is then calculated after applying a cap rate or participation rate to the index increases.

POTENTIAL IMPACT OF CREDITING STRATEGIES ON CREDITED INTEREST

Let's take a look at the potential impact over 10 years on a hypothetical Eagle Select® Focus 7 FIA based on the hypothetical performance of different crediting strategies. As shown here, the two-year approach with a participation rate could have offered greater interest credits than the annual cap rate strategies.

7.20% Cap Rate required to match 5.72% Credited Interest

	S&P 500® Annual Point-to-Point 4% Cap Rate	S&P 500® Annual Point-to-Point 5% Cap Rate	S&P 500® Annual Point-to-Point 6% Cap Rate	S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return 2-Year Point-to-Point 115% Participation Rate	S&P 500® 2-Year Point-to-Point 38% Participation Rate
2012	\$104,000	\$105,000	\$106,000	\$100,000	\$100,000
2013	\$108,160	\$110,250	\$112,360	\$121,050	\$117,850
2014	\$112,486	\$115,763	\$119,102	\$121,050	\$117,850
2015	\$112,486	\$115,763	\$119,102	\$125,553	\$122,588
2016	\$116,986	\$121,551	\$126,248	\$125,553	\$122,588
2017	\$121,665	\$127,628	\$133,823	\$148,743	\$136,943
2018	\$121,665	\$127,628	\$133,823	\$148,743	\$136,943
2019	\$126,532	\$134,010	\$141,852	\$156,611	\$147,788
2020	\$131,593	\$140,710	\$150,363	\$156,611	\$147,788
2021	\$136,857	\$147,746	\$159,385	\$166,603	\$174,479
	3.19% Credited interest	3.98% Credited interest	4.77% Credited interest	5.24% Credited interest	5.72% Credited interest



1. Participation and cap rate are for demonstration purposes only and are not representative of rates available on current products.

Annuity contract and rider issued under form series ICC18 E-BASE-IDX, ICC18 E-IDX-C-7, ICC21 E-E-PTP-C, ICC21 E-E-PTP-PR, ICC17 E-R-MVA, ICC20 E-R-EBR, ICC18 E-R-WSC and state variations thereof. Availability may vary by state. For complete details, please see product-specific sales brochure(s) and disclosure(s).

This is not a comprehensive overview of all the relevant features and benefits of the Eagle Select® Focus 7 fixed index annuity (FIA). This advertisement presents specific examples of how the various crediting strategies work. Please read the sales brochure and disclosure for complete details and limitations.

Past performance is no indication of future results.

Surrender charges may apply to excess withdrawals that, in addition to Lifetime Income Benefit (LIB) payment, exceed 10% annual free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59½.

Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, FIAs 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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