



UNLOCK THE POWER

S&P 500[®] Dividend Aristocrats[®] Daily Risk
Control 5% Excess Return Index

THE POWER OF DIVIDENDS

Let's look at how powerful dividends can be on the S&P 500®.



Dividends paid on the stocks that comprise the index are not credited directly to contract values.

Who are the Dividend Aristocrats®?

The Dividend Aristocrats® are an elite group of companies listed on the S&P 500® that have shown at least 25 consecutive years of increased dividends. These top-tier organizations represent an industry-diverse collection of the “best-of-the-best” dividend growth stocks. There are currently 65 blue-chip constituents in the Dividend Aristocrats®.

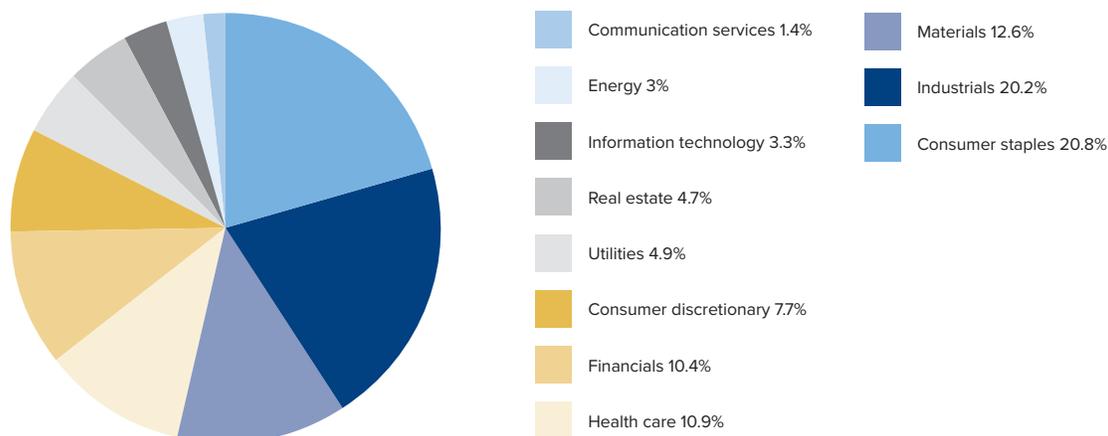
Well-known constituents

The Dividend Aristocrats® are equally weighted, with constituents re-weighted every quarter. The entire index is rebalanced annually, and underperforming companies are removed or replaced. Plus, many of the companies are brands you know and use.

Constituent examples	Symbol
AbbVie Inc.	ABBV
A.O. Smith Corp.	AOS
Automatic Data Processing Inc.	ADP
Colgate-Palmolive Co.	CL
Hormel Foods Corp.	HRL
Lowe's Cos Inc.	LOW
McCormick & Co. Inc.	MKC
Proctor & Gamble Co.	PG
Sherwin-Williams Co.	SHW
W.W. Grainger Inc.	GWW

Industry sector breakdown²

The Dividend Aristocrats® list includes companies from all 11 industry sectors.



1. Bloomberg membership only database. S&P 500® Total Return Index, Dec. 31, 2011-2020. 12/31/21.

2. S&P Dow Jones® Indices. S&P 500® Dividend Aristocrats®. As of 1/29/21

What is the Daily Risk Control 5% and how does it work?

The Daily Risk Control 5% component is designed to provide stable returns by managing volatility on a daily basis. It does this by leveraging the strength of the Dividend Aristocrats®, as well as limiting risk exposure. In tracking the performance of these dividend stocks, the design adjusts to mitigate risk and capitalize on growth opportunities.

This component measures the Dividend Aristocrats® fluctuations daily. Based on high or low index volatility, portfolio funds are shifted to either a cash or equity component. The graph below shows how the Daily Risk Control 5% would allocate at high and low volatility levels. These dynamic allocations help target a predefined risk level of 5%, as it seeks stable returns in unstable conditions.



High index volatility

Funds shift to the cash component, which is benchmarked to the Secured Overnight Financing Rate (SOFR).



Low index volatility

Funds shift to the equity component, the S&P 500® Dividend Aristocrats®.



What is Excess Return?

The S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index measures market performance of the most consistent dividend-producing companies within the S&P 500® Index that seek stable returns in unstable conditions. Excess Return measures price return and dividends, and factors in a predetermined benchmark, using SOFR as part of its calculation.

You can find Excess Return on Eagle Select® Focus 5, Eagle Select® Focus 7 and Eagle Select® Income Focus fixed index annuity products.

S&P 500® manages this index with methodology available at us.spindices.com. The index is non-proprietary and managed by Standard & Poor's, and cannot be manipulated by a carrier. It is completely transparent, with up-to-date information available on us.spindices.com. Search for ticker: SPXD5UE.

OUR COMMITMENT TO YOU



SERVICE

You're the reason we're here, so we do our best to provide second-to-none service every day.



EXCELLENCE

As an annuity provider, we're committed to meeting high standards and going above and beyond in every facet of our business.



INTEGRITY

Our values of honesty, fairness and accountability are central to the company we are — we cross the finish line every time.



STABILITY

We help millions of Americans protect their hard-earned dollars — they can trust their principal is protected and their income is guaranteed for life.



The "S&P 500[®]" is a product of S&P[®] Dow Jones[®] Indices LLC ("SPDJI"), and has been licensed for use by Eagle Life Insurance Company[®] ("EL"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's[®] Financial Services LLC ("S&P[®]"); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones[®]"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes by EL. EL's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones[®], S&P[®] or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions or interruptions of the S&P[®].

Guarantees are based on the financial strength and claims-paying ability of the issuing company. Eagle Life Insurance Company[®] is a wholly owned subsidiary of American Equity Investment Life Insurance Company[®].

The content provided is for informational purposes only. Eagle Life does not provide investment, legal or tax advice. Please consult a qualified professional.

Dividends paid on the stocks that comprise the index are not credited directly to contract values.

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.

S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Excess Return Index linked crediting strategies are available on Eagle Select[®] Focus 5, Eagle Select[®] Focus 7 and Eagle Select[®] Income Focus annuity contracts. Issued under form series ICC18 E-BASE-IDX, ICC18 E-IDX-C-5 and ICC18 E-IDX-C-7. Form number and availability may vary by state.

Not FDIC/NCUA Insured

May Lose Value

No Bank/Credit
Union Guarantee

Not a Deposit

Not Insured by Any Federal
Government Agency

6000 Westown Pkwy., West Des Moines, IA 50266 • Phone: 866-526-0995 • Fax: 515-457-1911 • eagle-lifeco.com