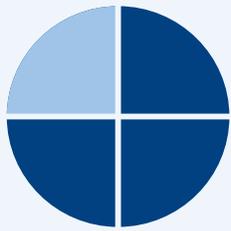


Don't Let the Unforeseen Go Unplanned

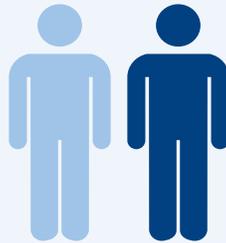
Enhance income with the Eagle Select® Income Focus Fixed Index Annuity and the Wellbeing Benefit

Unexpected costs can pose a significant burden for many individuals and their long-term income strategy. However, if income strategy measures are taken early on, that financial burden can be lessened – especially as unplanned health events occur.



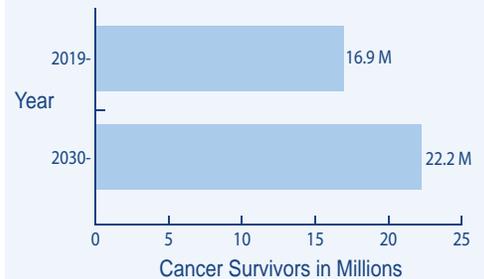
3/4 Americans

say they would be **“significantly set back financially”** if they received an unexpected medical bill today.¹



50% Chance

A 65-year-old has almost a 50% chance of having a health impairment over the remainder of their life.²



Positive Recovery Outlook

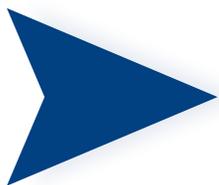
The number of cancer survivors is projected to increase to **22.2 million by 2030.**³

Eagle Select® Income Focus Fixed Index Annuity

Wellbeing Benefit available at no additional charge* with the Lifetime Income Benefit Rider

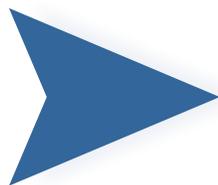
If you are unable to perform 2 out of 6 activities of daily living after a health event, and after a two-year waiting period, your income payment could be doubled for up to 5 years.

No confinement is required and you won't have to use the additional income for health expenses. That additional income can go towards other expenses such as groceries, housing, or to help cover your spouse's lost income while taking care of you, providing you with additional assurance.



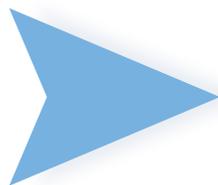
Guaranteed Income Needed

Chose Eagle Select Income Focus with 10% Simple Roll-Up, LIBR and Wellbeing Benefit.



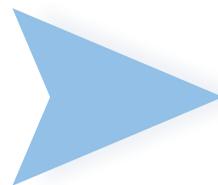
Income Payments Begin

Guaranteed income payments will vary based on the Income Account Value growth and when income begins.



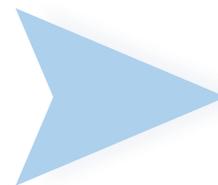
Health Event Happens

Loss of two activities of daily living occurs such as inability to bathe, dress, eat, continence, toilet, and transfer.



Wellbeing Benefit Activated

Receive up to 200% Enhanced Income for up to 5 years to help cover increased expenses.



Health Event Recovery

Guaranteed Lifetime Income payments return to amount prior to Wellbeing Benefit being activated.



Natalie

Hypothetical Example

At age 72, Natalie slipped and fell while walking her dog. Now unable to perform two of the ADLs, **she activated the Wellbeing Benefit**. That doubled her income payment to \$22K, which helped her cover the increased expenses. Her income will return to the original \$11K after she has recovered allowing her more assurance that the rest of her retirement savings were not impacted.

Retirement Goal:

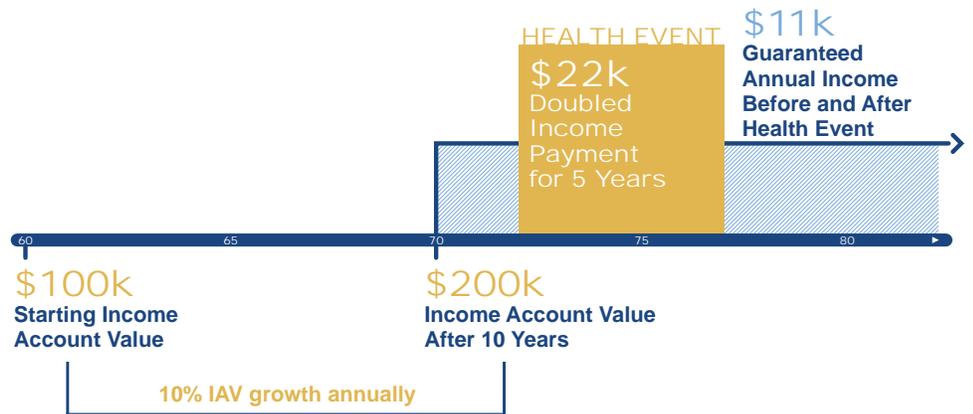
Have enough income through retirement

Annuity Contract:

Age Purchased Contract: 60
Age Turns on Income: 70

Income Generated:

\$11K Annually



For illustration purposes only



6000 Westown Pkwy, West Des Moines, Iowa 50266 • Telephone: (866) 526-0995 • Fax: (515) 457-1911 • www.eagle-lifeco.com

*The 10% Lifetime Income Benefit Rider (LIBR) option does have a 1% annual fee.

¹ Timmons, M. (2020, March 31). 61% of Americans Have Been Surprised by an Unexpected Medical Bill — and 37% Pay Without Question. ValuePenguin. <https://www.valuepenguin.com/unexpected-medical-bills>

² Devine, C., & Mungan, K. (2020, April 2). The 4% Rule Produces Unacceptable Risk for America's Retirees. ProtectedIncome.Org. Alliance for Lifetime Income. <https://hsl-pnw-downloadable-files.s3.amazonaws.com/967/the4%25ruleproducesunacceptableriskforamericasretiree-91736884dd1b488fb8b07c4ebca35cb4.pdf>

³ National Cancer Institute. (n.d). National Cancer Institute. Retrieved July 16, 2021, from <https://www.cancer.gov/about-cancer/understanding/statistics>

Annuity contract issued under form series ICC18 E-BASE-IDX, ICC18 E-IDX-C-7, ICC18 E-E-PTPC, ICC18 E-E-PTPR, ICC17 E-R-MVA, ICC10-NCR-100R, ICC10 TIR-100R, ICC21 E-R-LIBR-W-FSP, and state variations thereof. Availability may vary by state.

Hypothetical client purchased Eagle Select Income Focus with 10% Simple Roll-up (IAV Rate) Lifetime Income Benefit Rider with 1% annual fee. Hypothetical example for illustrative purposes only. Wellbeing Benefit activated after a two-year waiting period and when unable to perform 2 out of the 6 activities of daily living.

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

Surrender charges may apply to excess withdrawals that exceed 10% annual free withdrawal available under the contract. A 10% federal penalty may apply to withdrawals prior to age 59 ½.

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

This is not a comprehensive overview of all the relevant features and benefits of the Eagle Select Income Focus fixed index annuity. This advertisement presents specific examples of how the Lifetime Income Benefit Rider with Wellbeing Benefit works. Please read the sales brochure and disclosure for complete details and limitations. Annuity products offered by Eagle Life. Other retirement options may also support similar goals.

Product and feature 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
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