

WILL YOUR RETIREMENT PORTFOLIO LAST YOUR LIFETIME?



A fixed index annuity (FIA) could help you fill an income gap with guaranteed income.

Allocating a portion of your portfolio to an FIA like Eagle Select® Income Focus with the Lifetime Income Benefit Rider (LIBR) can help reduce risks that come with market-based assets. With more protected income, you can rely less on managed assets, which may fluctuate with the market. How? Let's find out, using Ernesto as a hypothetical example.



Ernesto has a \$1 million retirement portfolio, and wants to ensure he has an annual income of \$60,000 when he retires.

- At age 65, he had \$700,000 in market-based assets (mutual funds, pension, 401(k), etc.) and purchased an FIA with \$300,000.
- At age 70, assuming \$24,750 in guaranteed income from the FIA plus \$20,000 from Social Security, his annual protected income was \$44,750.
- That means he only needs to withdraw \$15,250 from his market-based assets to reach an annual income of \$60,000 (as opposed to the \$40,000 he'd need to withdraw without an FIA).

	Ernesto without FIA	Ernesto with FIA	You without FIA	You with FIA
Total market-based assets	\$1,000,000	\$700,000		
FIA purchase	—	+ \$300,000		
Total retirement portfolio investment =	\$1,000,000	\$1,000,000		
Social Security income	\$20,000	\$20,000		
FIA guaranteed income (see reverse for details)	—	+ \$24,750		
Total retirement portfolio investment =	\$20,000	\$44,750		
Required annual income	\$60,000	\$60,000		
Total guaranteed income	- \$20,000	- \$44,750		
Income needed from market-based assets to fill the gap =	\$40,000	\$15,250		

← Protected income

← Subject to market volatility

Hypothetical example shown for illustrative purposes only and results are not guaranteed. Your actual portfolio allocation and FIA income amount will vary by your unique income needs and goals, and the product you select. Assumes no withdrawals are taken from contract prior to income payments beginning. Excess withdrawals taken in addition to lifetime income payments will reduce future income payment amounts.

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Ernesto's market-based assets withdrawal rate:	
Without FIA 4 % (\$40,000 / \$1,000,000) (Income needed from market-based assets / total managed assets)	With FIA 1.5 % (\$15,250 / \$1,000,000) (Income needed from market-based assets / total managed assets)

Your market-based assets withdrawal rate:	
Without FIA _____ % (Income needed from market-based assets / total managed assets)	With FIA _____ % (Income needed from market-based assets / total managed assets)

Your results will depend on the information you input. Rates are set at issue and subject to change.

HOW DO YOU DETERMINE YOUR ANNUAL GUARANTEED INCOME FROM EAGLE SELECT® INCOME FOCUS FIA WITH LIBR?

Let's take another look at Ernesto's strategy, for example:

- He purchased an FIA with \$300,000 at age 65.
- After waiting five years, his annual FIA guaranteed income was \$24,750.

After you purchase a \$_____ FIA at age _____ and wait _____ years before taking income, your FIA guaranteed income will be: \$_____.

Issue Age	\$100,000				\$200,000				\$300,000				\$400,000			
	Waiting period (years)				Waiting period (years)				Waiting period (years)				Waiting period (years)			
	1	3	5	10	1	3	5	10	1	3	5	10	1	3	5	10
60	\$5,060	\$6,240	\$7,500	\$11,000	\$10,120	\$12,480	\$15,000	\$22,000	\$15,180	\$18,720	\$22,500	\$33,000	\$20,240	\$24,960	\$30,000	\$33,000
61	\$5,170	\$6,370	\$7,650	\$11,200	\$10,340	\$12,740	\$15,300	\$22,400	\$15,510	\$19,110	\$22,950	\$33,600	\$20,680	\$25,480	\$30,600	\$33,600
62	\$5,280	\$6,500	\$7,800	\$11,400	\$10,560	\$13,000	\$15,600	\$22,800	\$15,840	\$19,500	\$23,400	\$34,200	\$21,120	\$26,000	\$31,200	\$34,200
63	\$5,390	\$6,630	\$7,950	\$11,600	\$10,780	\$13,260	\$15,900	\$23,200	\$16,170	\$19,890	\$23,850	\$34,800	\$21,560	\$26,520	\$31,800	\$34,800
64	\$5,500	\$6,760	\$8,100	\$11,800	\$11,000	\$13,520	\$16,200	\$23,600	\$16,500	\$20,280	\$24,300	\$35,400	\$22,000	\$27,040	\$32,400	\$35,400
65	\$5,610	\$6,890	\$8,250	\$12,000	\$11,220	\$13,780	\$16,500	\$24,000	\$16,830	\$20,670	\$24,750	\$36,000	\$22,440	\$27,560	\$33,000	\$36,000
66	\$5,720	\$7,020	\$8,400	\$12,100	\$11,440	\$14,040	\$16,800	\$24,200	\$17,160	\$21,060	\$25,200	\$36,300	\$22,880	\$28,080	\$33,600	\$36,300
67	\$5,830	\$7,150	\$8,550	\$12,200	\$11,660	\$14,300	\$17,100	\$24,400	\$17,490	\$21,450	\$25,650	\$36,600	\$23,320	\$28,600	\$34,200	\$36,600
68	\$5,940	\$7,280	\$8,700	\$12,300	\$11,880	\$14,560	\$17,400	\$24,600	\$17,820	\$21,840	\$26,100	\$36,900	\$23,760	\$29,120	\$34,800	\$36,900
69	\$6,050	\$7,410	\$8,850	\$12,400	\$12,100	\$14,820	\$17,700	\$24,800	\$18,150	\$22,230	\$26,550	\$37,200	\$24,200	\$29,640	\$35,400	\$37,200
70	\$6,160	\$7,540	\$9,000	\$12,500	\$12,320	\$15,080	\$18,000	\$25,000	\$18,480	\$22,620	\$27,000	\$37,500	\$24,640	\$30,160	\$36,000	\$37,500
71	\$6,270	\$7,670	\$9,075	\$12,500	\$12,540	\$15,340	\$18,150	\$25,000	\$18,810	\$23,010	\$27,225	\$37,500	\$25,080	\$30,680	\$36,300	\$37,500
72	\$6,380	\$7,800	\$9,150	\$12,500	\$12,760	\$15,600	\$18,300	\$25,000	\$19,140	\$23,400	\$27,450	\$37,500	\$25,520	\$31,200	\$36,600	\$37,500
73	\$6,490	\$7,865	\$9,225	\$12,500	\$12,980	\$15,730	\$18,450	\$25,000	\$19,470	\$23,595	\$27,675	\$37,500	\$25,960	\$31,460	\$36,900	\$37,500
74	\$6,600	\$7,930	\$9,300	\$12,500	\$13,200	\$15,860	\$18,600	\$25,000	\$19,800	\$23,790	\$27,900	\$37,500	\$26,400	\$31,720	\$37,200	\$37,500
75	\$6,655	\$7,995	\$9,375	\$12,500	\$13,310	\$15,990	\$18,750	\$25,000	\$19,965	\$23,985	\$28,125	\$37,500	\$26,620	\$31,980	\$37,500	\$37,500

*Hypothetical example includes the following assumptions: An Income Account Value (IAV) rate of 10% simple interest; a single life payout factor of 5.5%; and no withdrawals from the annuity contract. Rates are set at issue and are subject to change. A rider fee will be assessed from the income account value and deducted from the contract value each contract year the rider is active. See disclosure and sales brochure for details.

This is not a comprehensive overview of all the relevant features and benefits of the Eagle Select® Income Focus FIA. This material presents hypothetical examples of the income amount you may receive by purchasing this annuity for the amount of premium you choose. Please read the sales brochure and disclosure for complete details and limitations.

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Annuity contract 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, ICC21 E-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).

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.

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

Provisions of the Lifetime Income Benefit Rider (LIBR), such as Income Account Value (IAV) accumulation rates and IAV multiplier, may change prior to issue. IAV is only used to calculate lifetime income. It is not part of the underlying contract value or available in a lump sum.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities (FIAs) are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself. Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period. 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.

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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