



EAGLE SELECT[®] INCOME FOCUS

FIXED INDEX ANNUITY



**GUARANTEED
INCOME FOR LIFE**

KNOWING THE POWER OF A FIXED INDEX ANNUITY

Designed for those who desire principal protection and growth potential, this fixed index annuity helps you achieve the retirement lifestyle you worked so hard towards.

With the additional **Lifetime Income Benefit Rider** and **Wellbeing Benefit**, you can receive a guaranteed income stream for life and enhance your income payments if a health event occurs.

SECURE GUARANTEED LIFETIME INCOME

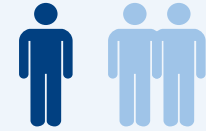
Competitive Lifetime Income Benefit Rider (LIBR)¹



10%
Simple Roll-Up



10
Years of Growth



Select Single or
Joint Payouts
at **Income Start**

Eagle Select Income Focus also offers flexible options to care for your loved ones. One option is spousal continuation of the lifetime income benefit rider in the event of the contract owner's passing. If the owner's spouse is the sole primary beneficiary of the contract, elects spousal continuation, and is at least age 50, then income benefits may continue. If the income payments had yet to begin, the surviving joint owner would receive a death benefit. If there is no surviving joint owner, the death benefit is paid to the named beneficiary(ies).

ENHANCE INCOME WITH THE WELLBEING BENEFIT²

Stable Growth Opportunities through Index-Linked Crediting Strategies or Fixed Rates



**No Additional
Charge**



Activates
After the **Loss of 2/6**
Activities of Daily Living



200%
**Enhanced
Income**

The Wellbeing Benefit is available on both LIBR options, can begin after a two year waiting period, enhance income for **up to five years**, and confinement is not required.



CHOOSE FROM MULTIPLE ALLOCATION OPTIONS

Stable Growth Opportunities



S&P 500® Index

500 leading U.S. stocks

Ticker: SPX

S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index

Volatility Controlled Index

65 evenly weighted
S&P 500 Companies

25 Years of
increasing dividends

Ticker: SPXD5UE



Fixed Rate

Guaranteed rate
Can change annually

PRODUCT FEATURES

Product Flexibility

Flexible Premium

- Additions do not extend surrender period

Free Withdrawal

- Up to 10% of Contract Value annually, starting year two
- Systematic Withdrawal of interest only from the Fixed Value, available after 30 days³

Enhanced Benefit Rider⁴

Market Value Adjustment Rider⁵

Surrender Charge Details

No Surrender Charges at death

7 Year Schedule: 8, 8, 7, 6, 5, 4, 3, 0%

Age and Premiums Allowed

Issue Age: 50-85

Minimum Premium: \$5,000

Maximum Premium

- 50-69: \$1,500,000
- 70-74: \$1,000,000
- 75-80: \$750,000
- 81-85: \$500,000

Product Qualifications

Qualified and Non-Qualified

IRA (traditional, Roth, SEP, Inherited)

COMMITMENT TO OUR VALUES



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 carry the ball to 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.

¹ Two LIBR options are available. Option #2 includes a one percent annual fee and one year wait to start income. See product disclosure for additional information on all LIBR options and details. Provisions of the Lifetime Income Benefit Rider, such as IAV rates, 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. IAV grows until the earlier of LIB payments beginning or the end of the IAV period.

² LIBR with Wellbeing Benefit not available in DE.

³ Benefit not guaranteed and subject to change.

⁴ Enhanced Benefit Rider (ICC20 E-R-EBR) included with no fee for issue ages 75 and under. Availability and benefits may vary by state. Not available in CA or DE. Confinement care (ICC10-NCR-100R) and Terminal Illness ICC10 TIR-100R) riders available in DE. Please see product disclosure for details.

⁵ MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. Annuity contract and Rider issued under form series ICC18 E-BASE-IDX, ICC18 E-IDX-C-7, ICC18 E-E-PTPC, ICC18 E-E-PTPR, ICC21 E-E-PTP-C, ICC21 E-E-PTP-PR, ICC17 E-R-MVA, ICC21 E-R-LIBR-W-FSP, and state variations thereof. Availability may vary by state. Please see product sales brochure and LIBR FAQ for additional details.

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. Assumes no withdrawals are taken from the contract prior to income payments beginning. Excess withdrawals taken in addition to lifetime income payments will reduce future income payment amounts. The wellbeing benefit can only be activated one time after a two year waiting period. Contract owner must be unable to perform two of six ADLs and requires annual certification by a qualified physician. See disclosure and sales brochure for additional details. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout.

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.

Surrender charges may apply to excess withdrawals that, (in addition to LIB payment), exceed (5% or 10%) annual free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59 1/2.

Eagle Life is a wholly owned subsidiary of American Equity Investment Life Insurance Company.* Annuity products offered by Eagle Life. Other retirement options may also support similar goals.

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