

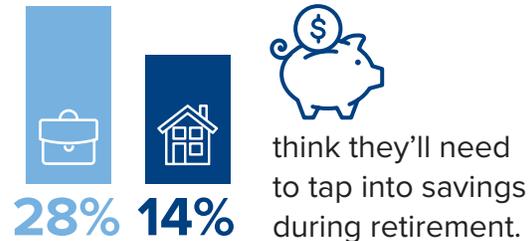
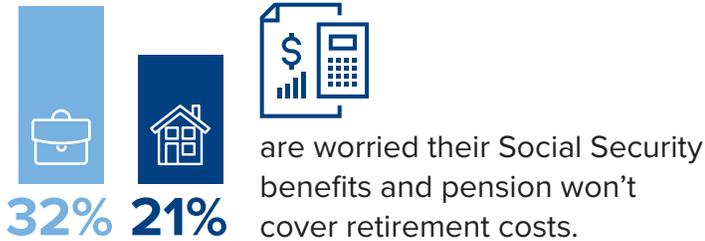


RETIREES ARE FEELING THE SQUEEZE, AND SO ARE THE SOON-TO-BES.



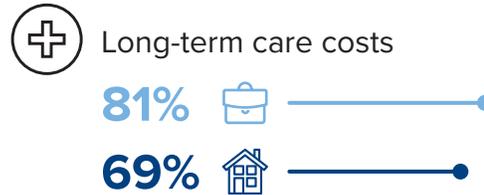
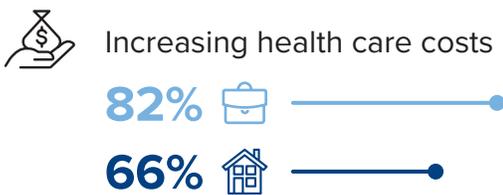
Worried about disappearing pensions, potentially inadequate Social Security benefits and increasing health care costs? You're not alone. The following information comes from a study¹ conducted by the Insured Retirement Institute (IRI) to discover how workers and retirees are planning, saving and spending in retirement.

-  Workers
-  Retirees



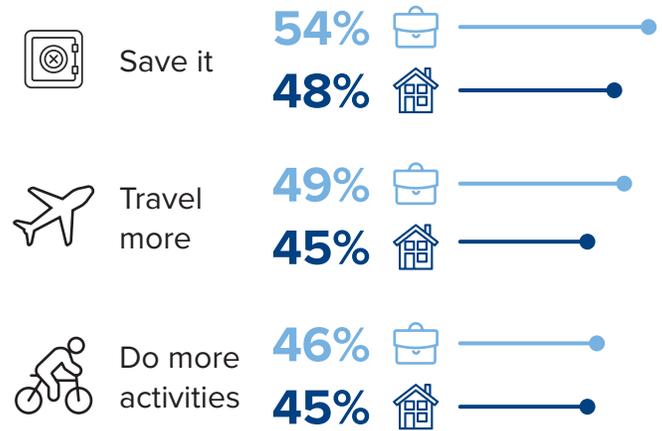
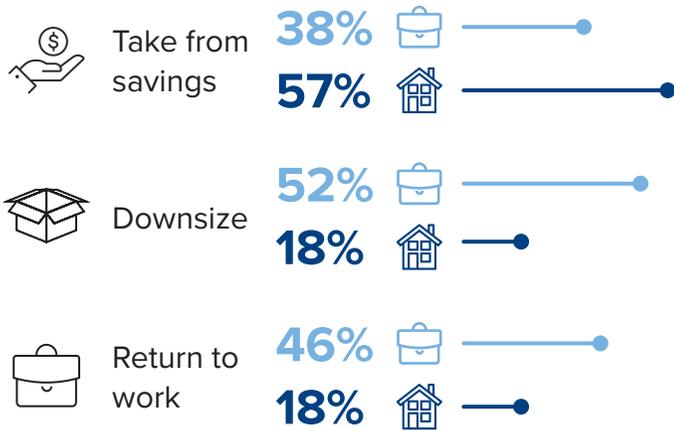
If true, **less than 40% of Americans** have the savings they'll need to supplement Social Security.

TOP WORRIES



WHAT THEY WOULD DO IF INCOME DECREASED OR EXPENSES INCREASED BY 25%

WHAT THEY WOULD DO IF INCOME INCREASED BY 25%



#1 CONFIDENCE BUILDER



SAVINGS According to 70% of workers



GUARANTEED INCOME According to 66% of retirees

As you can see, retirees and workers nearing retirement are feeling less and less confident in their retirement. That's where fixed index annuities (FIAs) might come in. While market-based assets provide greater potential for growth, FIAs offer principal protection from market downturn and guaranteed income for life.

An FIA offers a combination of powerful benefits:

- Principal protection**
- A level of liquidity**
- Guaranteed income**
- Tax-deferral**
- May help you avoid probate**
- Growth potential**

Talk to a financial professional about how FIA options can help provide you a more secure retirement.

¹"Aligning Retirement Expectations with Financial Resources"; Insurance Retirement Institute (IRI); 2021.

These findings are based on responses to an online survey conducted in November 2021. Survey responses came from 2,004 Americans, half of whom are workers who are 15 or fewer years from planned retirement age, and half of whom have been retired for at least five years. All survey respondents have at least \$100,000 in retirement savings, not including the value of real estate.

Annuity withdrawals are subject to ordinary income. Surrender charges may apply to excess withdrawals that exceed the annual free withdrawal available under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59½.

Annuities are issued by Eagle Life Insurance Company®. Other retirement options may also support similar goals.

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®.

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This is not a comprehensive overview of all the relevant features and benefits of fixed index annuities (FIAs). Please read the sales brochures and disclosures for complete details and limitations.

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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