

Retirement Unknown:

How to enhance tax control in retirement

"Nothing is certain but *death* and *taxes*."

- Benjamin Franklin

Taxes and change are inevitable. A fixed index annuity can be a powerful retirement vehicle for managing the impact taxes have on your portfolio.

Two Strategies for Maximizing Tax Efficiency

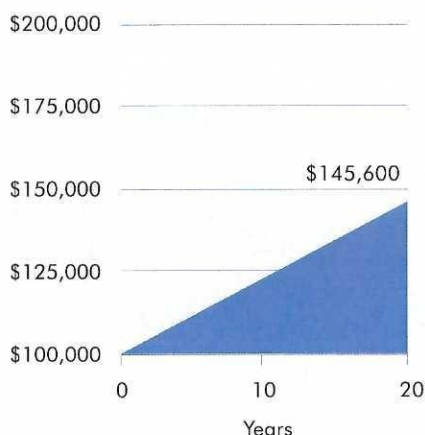
1: Tax Deferral

Non-qualified funds held outside of an IRA or employer sponsored retirement account that are not needed for current spending, like a 401K, may generate taxable income that could be deferred until the funds are needed. Money placed in a fixed index annuity has the opportunity for tax-deferred growth potential.

Three levels of compounding interest

1 Interest on principal

An initial premium of \$100,000, with no additional contributions made, earns interest over time.



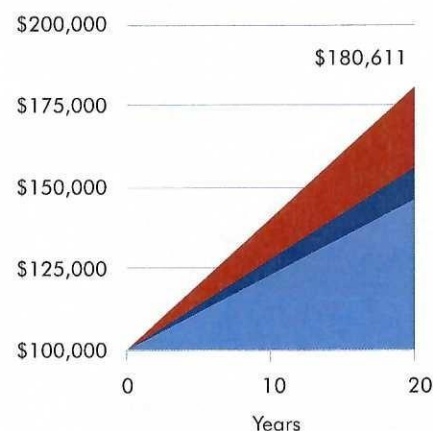
2 Interest on interest

As long as the interest earned on the principal is not withdrawn, it will earn additional interest known as compound interest.



3 Interest on taxes saved

Interest on taxes saved for a 25% tax bracket over 7 years, with 3% annual growth, provides another layer of compound interest that allows all of the money in the annuity to work harder for the contract owner.



Charts are hypothetical examples used for demonstrative purposes only. *Assumes contract is individually owned.

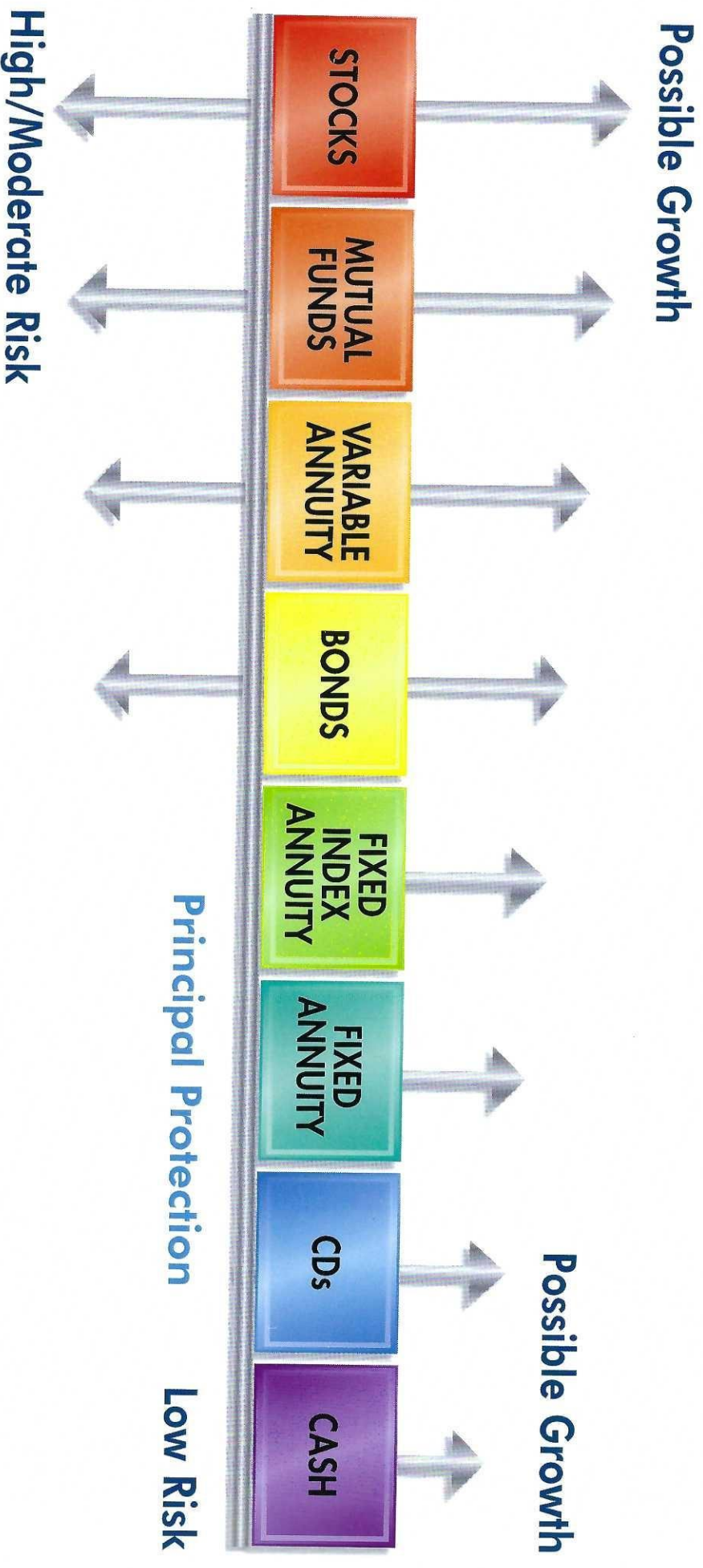
Source: <https://constitutioncenter.org/blog/benjamin-franklins-last-great-quote-and-the-constitution>

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Fixed Index Annuity: What is your RISK tolerance?



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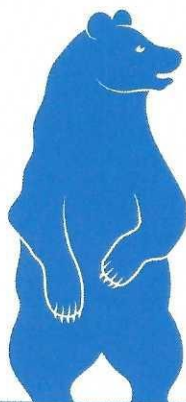
Retirement Unknown

How do I protect my retirement income from the ups and downs of the market?

Shield a portion of your portfolio with the benefits of an AssetShield fixed index annuity with guaranteed income that is not tethered to the market.

Bear Market Exposure

The reality of the market is that many of us will be impacted by a bear market as we prepare for or begin retirement.

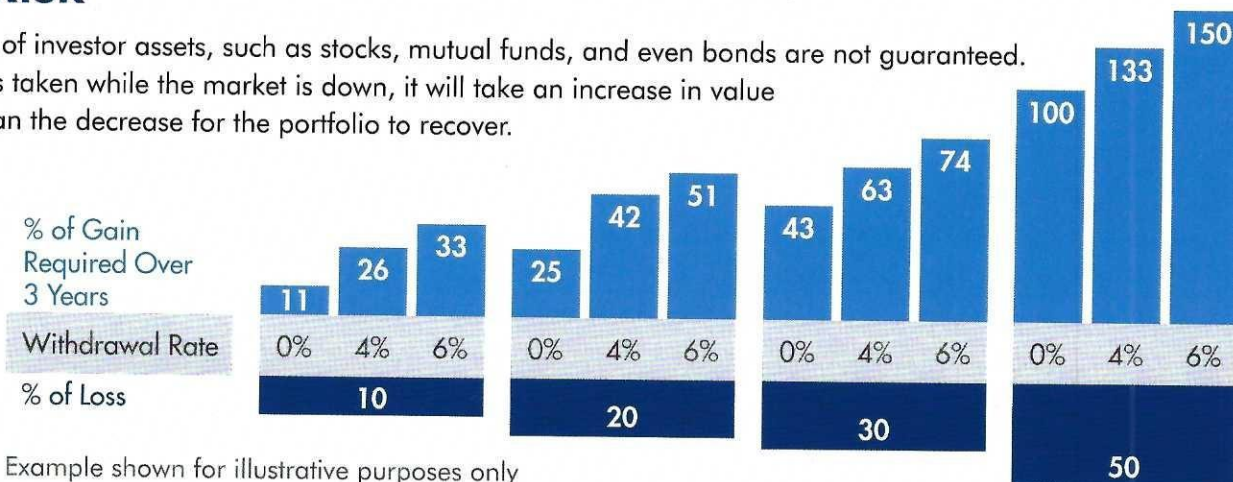


Historically, the average time between bear markets is **3.6 years**.¹



Market Risk

The future value of investor assets, such as stocks, mutual funds, and even bonds are not guaranteed. If a withdrawal is taken while the market is down, it will take an increase in value much greater than the decrease for the portfolio to recover.



Example shown for illustrative purposes only and does not reflect any specific investment.

Potential Solution: AssetShield Fixed Index Annuity

The AssetShield fixed index annuity line is designed to "shield" a portion of your portfolio from retirement unknowns like market declines. It offers the crucial benefit of asset protection with no loss of principal due to market volatility, along with a powerful combination of benefits focused on providing potential protected asset accumulation and diversification.

- ♥ Money is not directly invested in the stock market
- ♥ Assets are tax-deferred until withdrawn
- ♥ Opportunities for ongoing growth potential and ability to lock in interest credits

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