

Triple Compound Interest Benefits

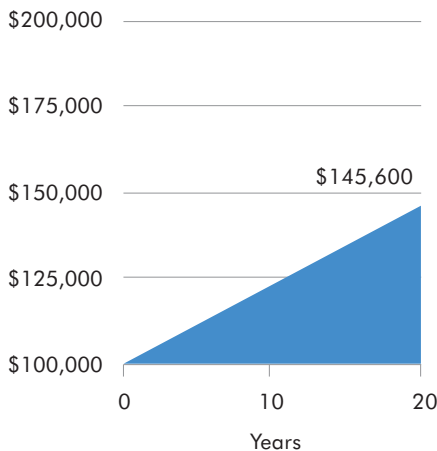
“Money makes money. And the money that money makes, makes money.” - Benjamin Franklin

With a fixed index annuity, all money grows tax-deferred until income is withdrawn. This allows for three levels of compounding interest. Or to put it another way: money makes more money.

Three levels of compounding interest

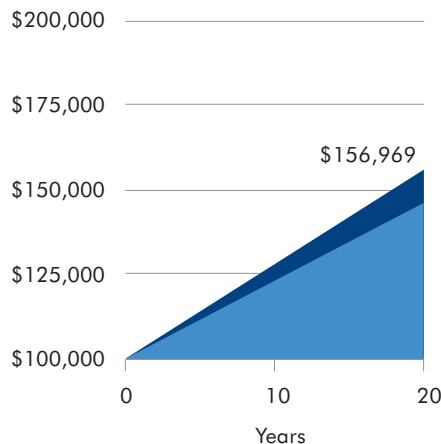
1 Interest on principal

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



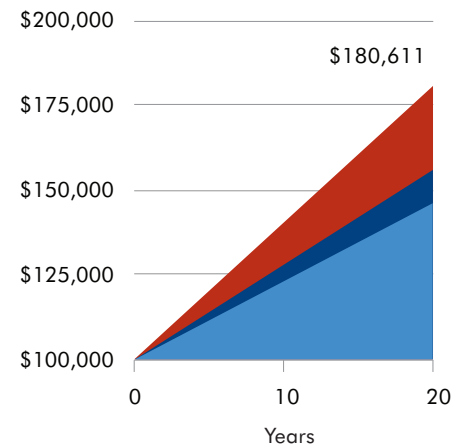
2 Interest on interest

As long as the interest earned on the principal is not withdrawn, it will earn additional interest known as compound interest.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 24% tax-bracket over 20 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.



Our line of fixed index annuities offer flexible premium payment options, so that clients can add to their principal without resetting their surrender charge schedule. This provides ongoing tax-deferred growth opportunities, which are protected from loss due to index volatility and can be transitioned into lifetime income. As the annuity accumulates over time, the contract owner has access to their money with liquidity options like free annual withdrawals up to 10% of contract value.

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

Withdrawals made prior to age 59 1/2 may be subject to a 10% federal tax penalty.

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