



# GUIDE TO FIXED INDEX ANNUITY BASICS

PATH TO RETIREMENT INCOME

THE PATH



## Annuity Contract Issued

Purchased in a single or series of premium payments



## Principal Protection

Contract guarantees principal protection from index volatility



## Locked-In Growth

Interest credited to the contract cannot be lost, and annual growth will never be less than zero



## Index Crediting Strategy Options

Choice of strategies used to determine interest credited to contract based on index increases



## Guaranteed Rate

Fixed interest rate guaranteed annually



## Tax Deferral

Contract value grows tax-deferred until money is withdrawn



## Liquidity

Free-withdrawals available after first year



## Income Options

Guaranteed lifetime income payments and increased payments for care-related costs available

RETIREMENT



Guarantees are based on the financial strength and claims paying ability of American Equity and are not guaranteed by any bank or insured by the FDIC. Lifetime Income available through Optional Lifetime Income Benefit Rider. Surrender charges may apply to withdrawals over the free amount. Offered by American Equity. Other retirement solutions may also support similar goals. You may be subject to a 10% federal penalty if you make withdrawals before age 59½. American Equity Investment Life Insurance Company® does not offer legal, investment, or tax advice. Please consult a qualified professional.

American Equity Investment Life Insurance Company®  
6000 Westown Pkwy, West Des Moines, IA 50266

[www.american-equity.com](http://www.american-equity.com) • Call us at 888-221-1234