

BARRON'S

**Best
Annuities**
2023



Eagle Select[®] Income Focus

Fixed Index Annuity

Lifetime income designed for
your lifestyle



Eagle Select[®] Income Focus

Fixed Index Annuity

Guaranteed income to help you close gaps in retirement

Eagle Select[®] Income Focus with the Lifetime Income Benefit Rider (LIBR) provides guaranteed income that can help you live the retirement you've pictured. For most of us, this means protecting principal, having potential growth opportunities and securing a reliable income.

Why Add Guaranteed Income to Your Retirement Strategy?

If you're like most Americans, you may have concerns about your income in retirement.



68%

of Americans worry they won't have enough money in retirement.¹



50%

of retirees are at risk for not having enough money to maintain their pre-retirement standard of living.²



\$55,474

is the median household retirement income, ages 65-74.²

¹ Almost 70% of American worry they won't have enough to retire; *The Motley Fool*; June 10, 2020; www.fool.com/retirement/2020/06/10/70-of-americans-worry-they-wont-have-enough-to-ret.aspx; viewed 9/28/2023

² *Average Retirement Income 2023: How Do You Compare?*; *New Retirement*; June 14, 2021; www.newretirement.com/retirement/average-retirement-income-2021-how-do-you-compare/; viewed 9/28/2023

What's a Fixed Index Annuity?

A fixed index annuity (FIA) is a contract you purchase that's backed by the financial strength and claims-paying ability of the issuing company — in this case, Eagle Life Insurance Company®.

How Does an FIA Work?

An FIA can be an excellent choice when seeking a balance between growth and security in your financial strategy.

- An FIA's growth opportunities include both fixed interest rate and index-linked strategies.
- There are no exposure risks like you might have if investing directly in an index's holdings.
- An FIA can't lose money due to index decreases, and the interest credited will never be less than zero.

An FIA offers a combination of powerful benefits:



Principal protection



Guaranteed lifetime income



Growth potential



Tax-deferral



Terminal illness and nursing care benefits



Get to Know The Eagle Select® Income Focus FIA with LIBR

Choose from two options with daily crediting on a simple interest basis to receive income from the LIBR for five or 10 years, depending on when you need to begin taking income.

Option 1	Option 2 ³
14% Simple Roll-up (IAV Rate)	12% Simple Roll-up (IAV Rate)
Five-year accumulation period	10-year accumulation period
One-year waiting period to start income	One-year year waiting period to start income
Payout percentages* that increase each age	Payout percentages* that increase each age
1.0% annual rider fee	1.0% annual rider fee
Available issue ages 50-85	Available issue ages 50-85

Eagle Select® Income Focus FIA with LIBR

Our LIBR's offers a 12% or 14% simple interest roll-up to increase each day the Income Account Value (IAV) we use to determine your lifetime payment amount.

Option 1

14%

FOR 5 YEARS

Solution for those who know they'll be taking income in years two through five after contract issue.

* Daily crediting until LIBR payments begin or the accumulation period ends, whichever comes first.

Option 2

12%

FOR 10 YEARS

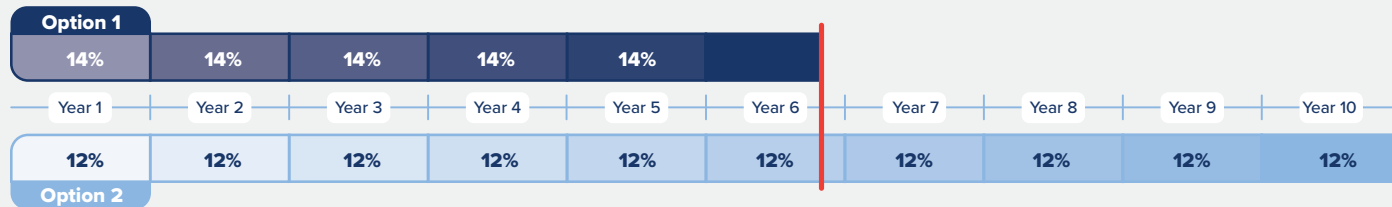
Solution that optimizes income for those expecting to take income in six or more years from contract issue.

* Daily crediting until LIBR payments begin or the accumulation period ends, whichever comes first.

To decide which option will optimize retirement income best, determine when you expect to begin withdrawals. Enjoy all of the benefits below regardless of which option you choose.

³ This option has a set IAV rate, declared at issue and guaranteed for 10 years, plus the Wellbeing Benefit. The IAV is calculated on a simple interest basis. The rider fee is 1% and guaranteed for the life of the rider. There's a one-year waiting period to start income.

The Choice is Yours



Assuming no withdrawals, the Income Account Value of Option 1 is greater than Option 2 until five years and 10 months, after which Option 2's IAV is greater.

Take Advantage of Growth Potential

With an FIA, you can select from multiple crediting strategies that allow you to diversify your retirement dollars and benefit from index increases — while your principal remains protected from market downturns.

Fixed Rate Strategy	A fixed interest rate is set at issue, guaranteed for the contract year and can change annually.
BlackRock Adaptive U.S. Equity 5% Index™ Ticker: BAUSE5X	Designed to deliver exposure to the iShares® Core S&P 500® ETF, this index is subject to a 5% target volatility that incorporates its U.S. Treasury iShares® ETF and cash components with the ability to rebalance daily
Franklin Global Trends IndexSM Ticker: FTGTREND	Multi-asset index comprised of both national and global asset classes, allowing for broad diversification and boosting growth potential. By actively allocating across 10 global asset classes — including equities, fixed income and alternatives — the index provides risk management, with a dynamic approach to allocation based on market trends and the ability to pivot as needed due to market volatility.
Invesco Dynamic Growth Index Ticker: IIDGROW	Index that focuses on growth and seeks to optimize performance by dynamically combining US equities, bonds, and cash, and matching the equity allocation strategy to one of four economic cycles — recovery, expansion, slowdown, or contraction. Addresses risk with daily allocation adjustments and additional intra-day risk management as needed.
S&P 500® Index Ticker: SPX	Consists of 500 leading U.S. stocks and is a common benchmark of the stock market. The S&P 500® Index is widely regarded as the best single gauge of large-cap U.S. equities.
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index Ticker: SPXD5UE	Volatility control index that consists of the S&P 500® members that have consistently increased dividends every year for at least 25 consecutive years. This index crediting strategy is designed to provide added stability by limiting risk exposure and measuring the market performance on a daily basis using the most consistent, dividend-producing companies on the S&P 500® Index.

Hypothetical example shown for illustrative purposes only. There are additional death benefit options available for beneficiaries that are identified in the annuity contract and should be considered as part of a comprehensive retirement income plan.

What is the LIBR?

The LIBR is a feature on the Eagle Select® Income Focus FIA. Through the rider, you can build up your retirement income and receive guaranteed income that can help you make your retirement aspirations a reality.

12% Simple Roll-up — Building up your retirement income

With the 12% Simple Roll-up of the Income Account Value (IAV), every year you wait before taking the income from your annuity, the IAV will increase 12% per year, for up to 10 years.

12% for 10 years⁴

10-year accumulation period

+12%	+12%	+12%	+12%	+12%	+12%	+12%	+12%	+12%	+12%
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10

IAV value

More than doubled IAV in 10 years



What is the LIBR with Wellbeing Benefit?

The Wellbeing Benefit is activated when the contract owner is unable to perform two out of six activities of daily living, which include bathing, dressing, eating, continence, toileting and transferring. It could double income payments during recovery. It can be activated one time, and there's no confinement needed.

Wellbeing Benefit Features
Single life income payout factor: 200%
Joint life income payout factor: 150%
2-year enhanced income waiting period
Up to 5-year enhanced LIB period

Spousal Continuation — Flexible options for a surviving spouse

While many annuities can be paid out to a surviving spouse only as a lump sum, Eagle Select® Income Focus offers several options for payout of the LIBR.

⁴ This option has a set IAV rate, declared at issue and guaranteed for 10 years, plus the Wellbeing Benefit. The IAV is calculated on a simple interest basis. The rider fee is 1% and guaranteed for the life of the rider. There's a one-year waiting period to start income.

Starting Income Payments

The amount of income you receive is measured by the IAV multiplied by the payout factor at the age you start income. With single or joint options and increasing age bands, the payout factors listed on the next page will help you calculate the percentage of income you'll receive based on the age you start income payments. Keep in mind, you're not required to elect single or joint until you start receiving income. Let's look at a couple of examples.

DEFERRING FOR 5 YEARS	Age 60	Age 65
	Starts contract	Starts income
	\$100K contract	\$170K IAV
	Lifetime income Single payout	
	170K IAV	
	x 6.50% payout factor	
<hr/>		
	= \$11,050 annual income	

DEFERRING FOR 10 YEARS	Age 60	Age 70
	Starts contract	Starts income
	\$100K contract	\$220K IAV
	Lifetime income Single payout	
	220K IAV	
	x 7.00% payout factor	
<hr/>		
	= \$15,400 annual income	

Hypothetical examples shown for illustrative purposes only.

12% Simple Roll-up (IAV Rate) Payout factors

Age	Single	Joint	Age	Single	Joint
50	4.25%	3.75%	65	6.50%	6.00%
51	4.40%	3.90%	66	6.60%	6.10%
52	4.55%	4.05%	67	6.70%	6.20%
53	4.70%	4.20%	68	6.80%	6.30%
54	4.85%	4.35%	69	6.90%	6.40%
55	5.00%	4.50%	70	7.00%	6.50%
56	5.15%	4.65%	71	7.10%	6.60%
57	5.30%	4.80%	72	7.15%	6.65%
58	5.45%	4.95%	73	7.25%	6.75%
59	5.65%	5.15%	74	7.35%	6.85%
60	5.80%	5.30%	75	7.40%	6.90%
61	6.00%	5.50%	76	7.45%	6.95%
62	6.20%	5.70%	77	7.50%	7.00%
63	6.30%	5.80%	78	7.55%	7.05%
64	6.40%	5.90%	79+	7.60%	7.10%

Joint payout factors are 0.5% lower than single payout factors listed.

Withdrawal and surrender charges

Schedule (age 50-85)									
Contract year	1	2	3	4	5	6	7	8	
Surrender charge percent	8%	8%	7%	6%	5%	4%	3%	0%	

Guaranteeing an Income Stream for Life

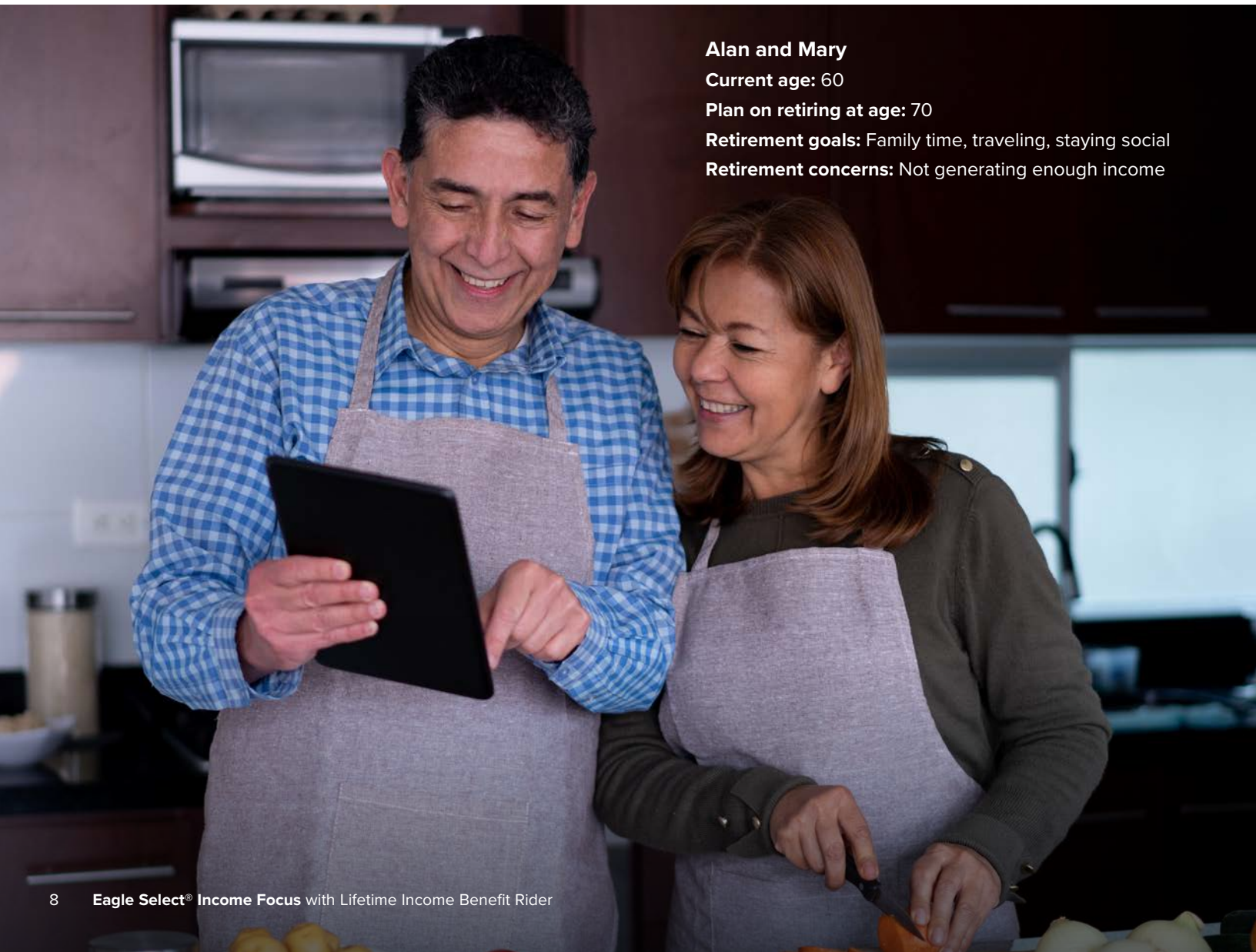
Alan and Mary are looking forward to retirement in 10 years. They've been keeping track of their current expenses to help them prepare for what they'll need in the future — but they also want to be ready for the unexpected.

The 12% Simple Roll-up LIBR option helped Alan and Mary boost their annual retirement income. And the guaranteed lifetime income stream will help them fill any remaining income gaps left by other sources, and feel more confident in meeting their retirement goals.

SOLVING FOR INCOME GAPS

$$\begin{array}{r} \$55,000 \text{ annual income needed} \\ - \$33,000 \text{ Annual Social Security benefit} \\ \hline = \$22,000 \text{ joint annual lifetime income payment} \\ \text{provided by Eagle Select® Income Focus} \end{array}$$

Hypothetical examples shown for illustrative purposes only.



Alan and Mary

Current age: 60

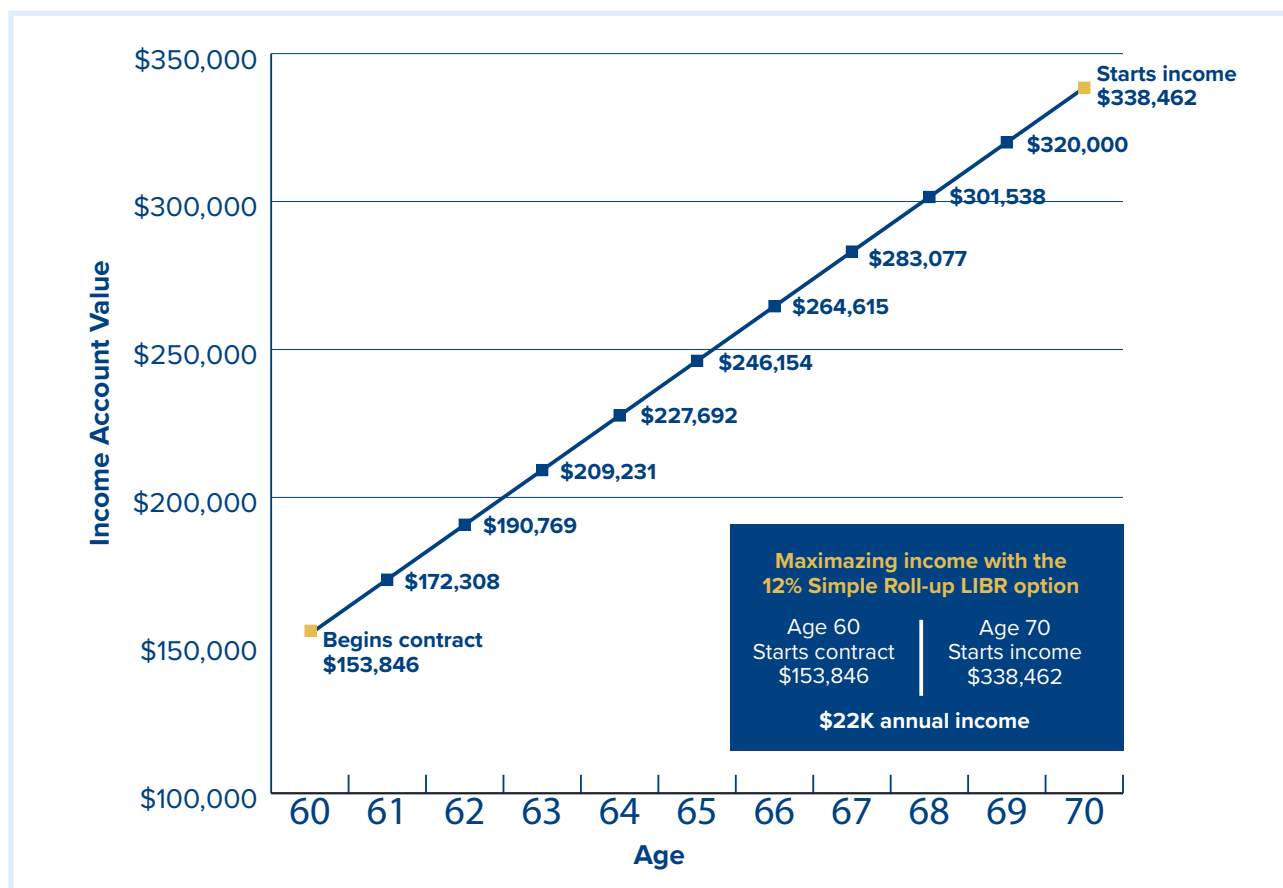
Plan on retiring at age: 70

Retirement goals: Family time, traveling, staying social

Retirement concerns: Not generating enough income



Boosting Retirement Income



Hypothetical example shown for illustrative purposes only. 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



Tim and Laura

Age contract purchased: 60

Age income began: 70

Retirement goals: Providing for each other through retirement

Retirement concerns: Leaving the surviving spouse without a source of income

Spousal Continuation — Support For Loved Ones

When creating a strategy for the future, it's not always easy to talk about the death of a spouse. But it's important to include information about how loved ones will be taken care of in the event of death. That's why we've designed our product with the flexibility to help you care for your spouse. The Eagle Select® Income Focus Lifetime Income Benefit Rider (LIBR) offers three options for spousal continuation.

Support through three common scenarios

1 If you start single life income

Upon death, spouse can continue income until IAV is \$0

2 If you start joint life income

Upon death, spouse continues lifetime income payments

3 If you pass prior to income starting

The LIBR will continue for your spouse if they are the sole primary beneficiary of the contract, elect spousal continuation and are at least age 50.

Tim and Laura purchased an Eagle Select® Income Focus contract using \$300,000 from their retirement portfolio. It grew to \$660,000 by the time they reached age 70 and began joint life income payments. Unfortunately, Tim passed away at 71 from a heart attack.

Caring for a spouse

With the flexibility of the Eagle Select® Income Focus with LIBR:

- Laura didn't have to face a financial burden
- She continued \$42,900 annual income payments for the rest of her life
- The money helped cover expenses and ease her financial concerns so she and her family could focus on their grief



Hypothetical example shown for illustrative purposes only. There are additional death benefit options available for beneficiaries that are identified in the annuity contract and should be considered as part of a comprehensive retirement plan.

More Lifetime Income Benefit Rider options available

This additional option has a set IAV rate declared at issue and guaranteed for 5 years. The IAV is calculated on a simple interest basis.

14% Simple Roll-up (IAV Rate)

5-year accumulation period

1 year waiting period to start income

Increasing age bands

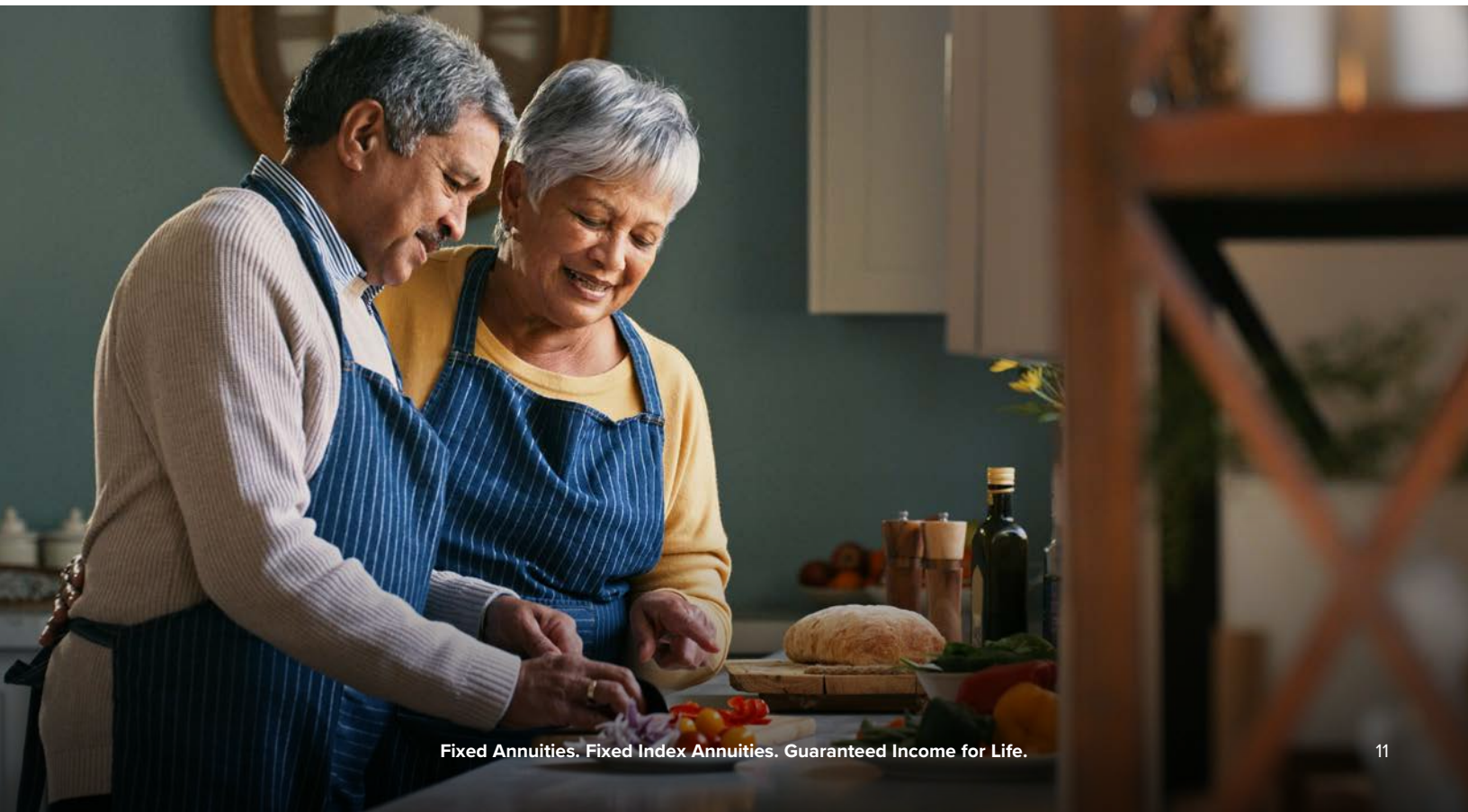
1.0% annual rider fee

14% Simple Roll-up (IAV Rate) Payout factors

Age	Single	Joint
50	4.25%	3.75%
51	4.40%	3.90%
52	4.55%	4.05%
53	4.70%	4.20%
54	4.85%	4.35%
55	5.00%	4.50%
56	5.15%	4.65%
57	5.30%	4.80%
58	5.45%	4.95%
59	5.65%	5.15%
60	5.80%	5.30%
61	6.00%	5.50%
62	6.20%	5.70%
63	6.30%	5.80%
64	6.40%	5.90%

Age	Single	Joint
65	6.50%	6.00%
66	6.60%	6.10%
67	6.70%	6.20%
68	6.80%	6.30%
69	6.90%	6.40%
70	7.00%	6.50%
71	7.10%	6.60%
72	7.15%	6.65%
73	7.25%	6.75%
74	7.35%	6.85%
75	7.40%	6.90%
76	7.45%	6.95%
77	7.50%	7.00%
78	7.55%	7.05%
79+	7.60%	7.10%

Joint payout factors are 0.5% lower than single payout factors listed.



Protecting Retirement Savings During Unexpected Health Issues

At no additional charge, the Wellbeing Benefit is included on the LIBR when you purchase the Eagle Select® Income Focus FIA. It's designed to help you lessen the financial impact of unexpected health events on your retirement savings.

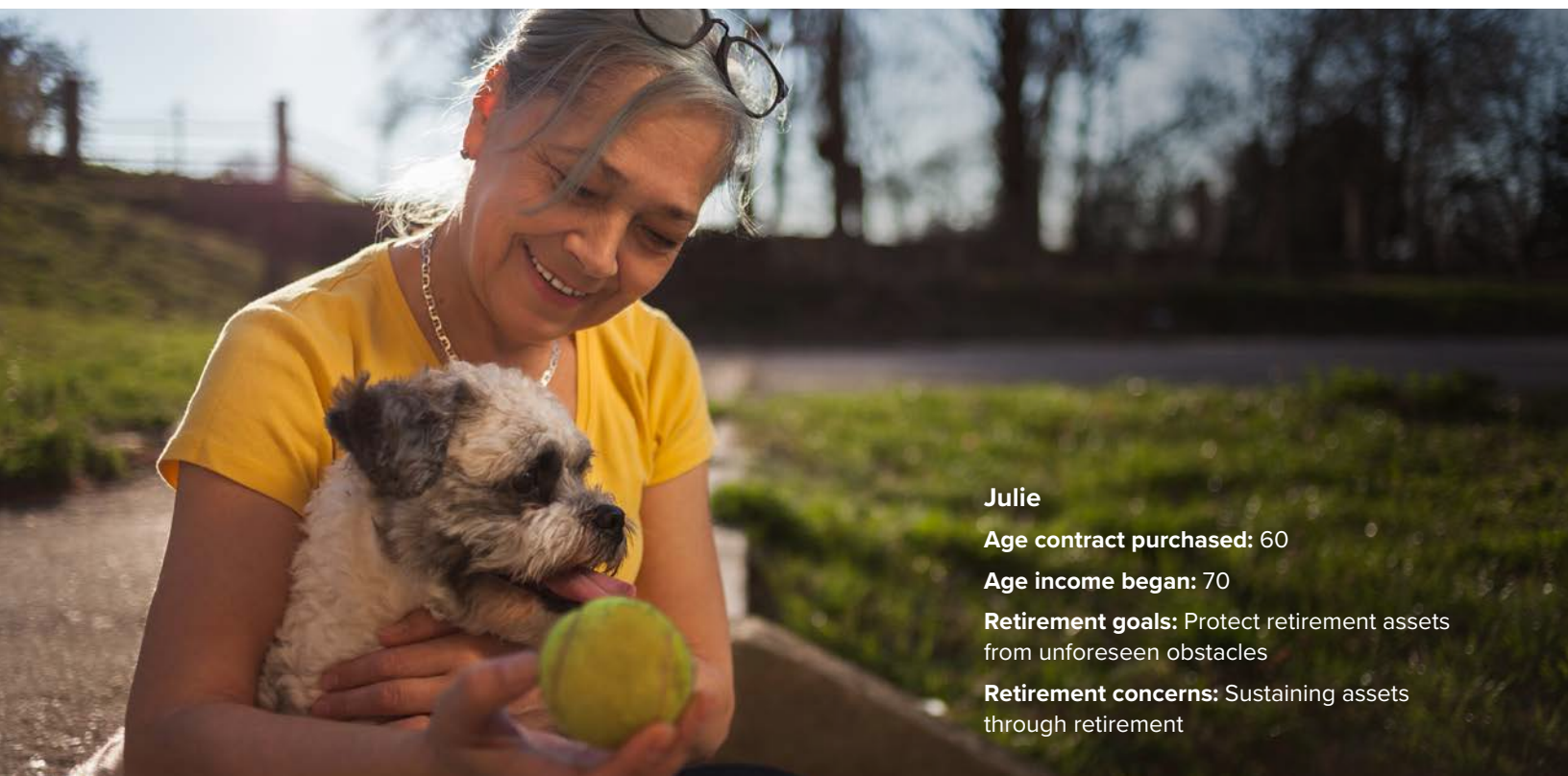


3/4 Americans

say they would be “significantly set back financially” if they received an unexpected medical bill today.⁵



There is roughly a **50% Chance** of a 65-year-old adult having some level of physical or cognitive impairment over the remainder of their life.⁶



Julie

Age contract purchased: 60

Age income began: 70

Retirement goals: Protect retirement assets from unforeseen obstacles

Retirement concerns: Sustaining assets through retirement

Julie's living the retirement she dreamed of — traveling with friends, gardening and volunteering at the local animal shelter. But in the middle of retirement, she was diagnosed with cancer, underwent chemo and is now cancer-free. During that time, Julie could have cut into her retirement savings significantly as she did her best to stay afloat and navigate increased expenses.

Hypothetical example shown for illustrative purposes only.

⁵ *How to Be Financially Stable After Retirement; Financial Highway. <https://financialhighway.com/how-to-be-financially-stable-after-retirement/>; viewed 8/14/2021*

⁶ *Average Retirement Income 2021: How Do You Compare?; New Retirement; Feb. 10, 2021; www.newretirement.com/retirement/average-retirement-income-2021-how-do-you-compare/; viewed 9/28/2021*



Lessening the Financial Impact with Eagle Select® Income Focus

The Eagle Select® Income Focus FIA with a LIBR and Wellbeing Benefit:



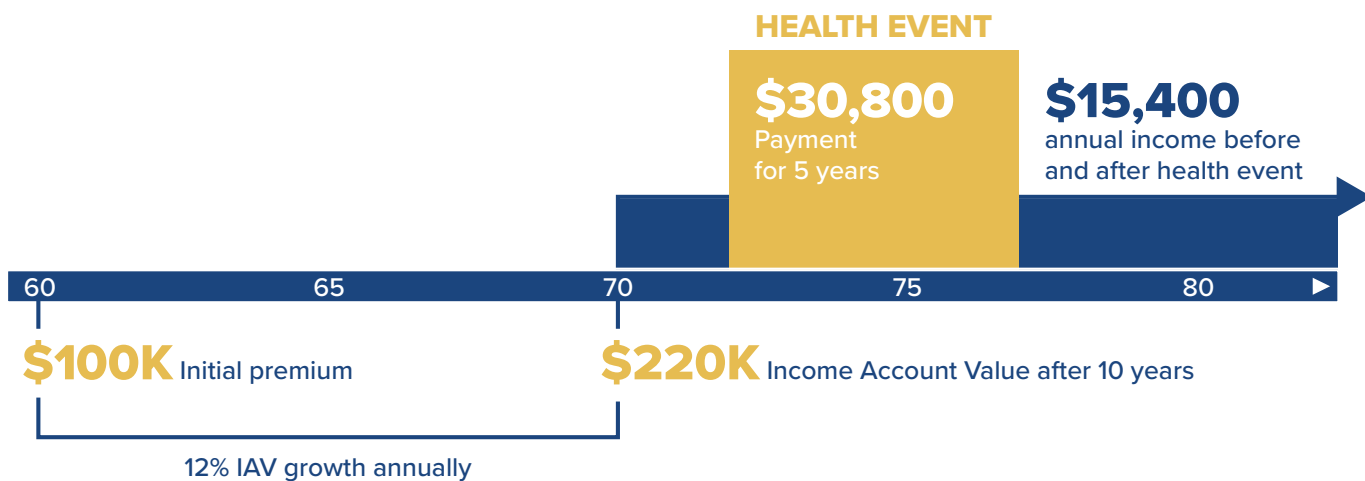
Doubled Julie's income payments during treatment



Paid for daily expenses like groceries, travel and rent for hospital visits



Continued guaranteed lifetime income payments after the health event



Hypothetical example shown for illustrative purposes only. The Wellbeing Benefit can be activated one time after a two-year waiting period. The contract owner must be unable to perform two of six activities of daily living and requires annual certification by a qualified physician. See disclosure for additional details.

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

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®.

“High Rates Make Annuities Hot Investments. The 100 Best.” By Karen Hube; updated July 26, 2023; <https://www.barrons.com/articles/high-rates-make-annuities-hot-investments-the-100-best-76db8c08>. If you cannot access this article online, please contact us at 866-526-0995 to request a copy.

Provisions of the Lifetime Income Benefit Rider (LIBR), such as Income Account Value (IAV) Accumulation Rates and IAV multiplier, 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. Available for issue ages 50 to 85. Rider fee is calculated based on the IAV and deducted from the contract value on each contract anniversary as long as the rider is attached to the contract. 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 activities of daily living (ADLs) and requires annual certification by a qualified physician. The current enhanced income payment factor is 200% for single life payout or 150% for joint life payout. See disclosure and sales brochure for additional details.

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.

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