




Matching money mindset with fixed index annuity (FIA) benefits

TOP THREE INCOME FEATURES CLIENTS VALUE MOST



It may seem self-evident, but there is a direct correlation between annuity awareness and annuity preference. According to the Secure Retirement Institute, 83% of annuity owners view annuities favorably; that number is cut in half (41%) for non-annuity owners.¹ By in large,

consumers are unaware of key benefits that annuities provide. By emphasizing the benefits unique to annuities like protecting assets from volatility while generating lifelong income can help bridge knowledge gaps and build long-term solutions.

| Money mindset | Preferred product features | FIA benefits | Relevant discussion topics |
|---|---|--|--|
|  <p>Income Seekers (36% of participants)</p> | <p>Lifetime income Return guarantee Inflation-adjusted income</p> | <p>Income-focused products and lifetime income rider options</p> | <p>FIA payout options FIA and lifetime income rider flexibility Why fees matter with lifetime benefits</p> |
|  <p>Asset Protectors (33% of participants)</p> | <p>Principal protection Returns on assets Growth potential</p> | <p>Accumulation-focused products</p> | <p>FIA's linked to registered indices Crediting strategy allocation options Ladder strategies Premium bonus features</p> |
|  <p>Estate Builders (31% of participants)</p> | <p>Upside potential Control of allocations Income flexibility</p> | <p>Preservation and legacy building products</p> | <p>Asset growth opportunities Estate planning May help avoid probate</p> |

As a retirement income product, fixed index annuities bring a lot to the table. Benefits like principal protection, tax-deferral and growing assets for lifelong income reserves are all important. But, what's of primary importance to one client may be less significant to another. By aligning your messaging to products and features relevant to your client needs, you can further your relationships and build business.

American Equity's line of fixed index annuity products and lifetime income rider options offer a combination of benefits to meet your client's needs, wherever they are in their journey to and through retirement.

Whether it's building up assets for retirement or preserving income for life and securing a legacy, we've got you covered with our **AssetShield** and **IncomeShield** fixed index annuities. For more specific information on products and resources on features, visit our product pages.

www.american-equity.com



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*LIMRA. "Behavior Finance and Retirement Income Preferences" 2020.

¹ Secure Retirement Institute. "Knowledge Matters. The Impact of Financial Knowledge on Annuity Perceptions of Consumers." 2020

Annuity contract issued under form series ICC17 BASE-IDX, ICC17 BASE-IDX-B, ICC17 IDX-11-10, ICC17 IDX-10-10, ICC17 IDX-10-7, ICC17 IDX-10-5 and state variations thereof. Availability may vary by state.

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01AD-NAFA-2 05.25.21 ©2021 American Equity. All Rights Reserved.