

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

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



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

¹Secure 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. This material is for informational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional.

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