

don't go backwards

When evaluating and comparing retirement products and their most visible features, it is easy to lose sight of the most compelling benefit offered by Fixed Annuities - stability. It is difficult to overstate the advantage of being able to enjoy the peace of mind that comes with knowing your nest egg is not vulnerable to market volatility.

Let's look at an example. First, we have a volatile market with returns of 7% for two years, then a downturn with a 7% loss in the third year.

END YEAR	HYPOTHETICAL RETURN	YEAR-END VALUE
		\$100,000
1	7%	\$107,000
2	7%	\$114,490
3	-7%	\$106,475

Next we have a fixed annuity with a rate of 2.25%⁺.

END YEAR	HYPOTHETICAL YIELD	YEAR-END VALUE
		\$100,000
1	2.25%	\$102,250
2	2.25%	\$104,551
3	2.25%	\$106,903

The fixed annuity has a higher accumulation value over the three year period! The example clearly shows the powerful force of stability offered by fixed annuities.

COULD YOU SLEEP BETTER AT NIGHT KNOWING YOUR MONEY IS SECURE?

Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC. Please refer to brochure and disclosure for more details.

⁺Hypothetical only. Rate not reflective of any specific product.



A.M. Best has assigned American Equity an "A-" (Excellent) rating, reflecting their current opinion of the financial strength and operating performance of American Equity relative to the norms of the life/health insurance industry. A.M. Best utilizes 15 rating categories ranging from A++ to F. An "A-" rating from A.M. Best is its fourth highest rating. For the latest rating, access www.ambest.com.

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