



Eagle Guarantee Focus[®] Series

Fixed Annuity

3-, 5- and 7-Year Options



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Fixed Annuity

Every retirement is different, each with its own financial goals and unique needs. But, many of today's retirement objectives are the same — finding ways to preserve their hard-earned dollars throughout retirement.

As a stable-money option, an Eagle Guarantee Focus[®] fixed annuity offers the protection and flexibility many people will need in a retirement plan. The Eagle Guarantee Focus[®] 3-, 5- and 7-year fixed annuities are designed to help millions of Americans reach their goals in ways that protect and reliably grow their hard-earned dollars.

About Fixed Annuities

A fixed annuity is a contract backed by the financial strength and claims-paying ability of the issuing company. This guarantees you a way to protect assets while allowing for growth opportunities. It does this through a combination of powerful benefits:



Principal protection



Tax-deferral growth



Liquidity



May avoid probate

How a Fixed Annuity Works

This long-term retirement product is purchased with an insurance provider that, in turn, guarantees principal protection and tax-deferred growth on assets. Throughout the course of the contract, the fixed annuity earns additional interest credits based on an established rate.

Eagle Life Insurance Company®

At Eagle Life Insurance Company®, we know retirement isn't an ending – it's a beginning. A time for you to live out the future you've envisioned. That's why we help you build your assets to help you reach your retirement goals. We offer protection of principal, opportunities for growth and guaranteed income for life through fixed and fixed index annuities available through banks and broker-dealers across the country. And we do it all by nurturing relationships and remaining dedicated to the people we serve. Eagle Life is a wholly-owned subsidiary of American Equity Investment Life Insurance Company®.



The Power of a Fixed Annuity



How a Fixed Annuity Can Help with Retirement



Market Volatility

Fixed annuities are a stable-money alternative, with guaranteed interest and principal protection from market loss.



Tax Exposure

Money grows tax-deferred, allowing for faster growth over time until money is withdrawn.*

*Assumes contract is individually owned.



Legacy Planning

If applicable, beneficiaries receive any remaining value in the contract while avoiding the expense and time spent in probate.



Liquidity

Each contract defines various opportunities to withdraw funds, such as Free Withdrawals or Partial Withdrawals. (Subject to applicable Surrender Charges.)

Money Access Options and Features

Free Withdrawals

After the first contract year, yearly Free Withdrawals — up to 10% of the contract value — can be taken.

Death Benefit

Death benefit proceeds are paid to the surviving joint owner. If there is no surviving joint owner, the proceeds are paid to the named beneficiary(ies) with no surrender charges. Generally paid in a lump sum, other payment options are also available.

Market Value Adjustment

The Market Value Adjustment (MVA) Rider may increase or decrease the withdrawal amount exceeding the Free Withdrawal or Surrender Value. The MVA does not apply to Free Withdrawals, any death benefit, the Minimum Guaranteed Surrender Value (MGSV) or any distributions occurring after the Surrender Charge period has ended. In general, as the MVA Index increases, Surrender Values decrease. As the MVA Index decreases, Surrender Values increase.

Enhanced Benefit Rider (Not available in CA)

The no-fee rider is added to the annuity contract by the Company and may provide additional withdrawal or surrender options.

Qualifying Nursing Care Benefit

After the first contract year, a one-time withdrawal of up to 100% of the contract value is allowed if the owner is confined to a qualified nursing care facility for a minimum of 90 consecutive days. Confinement must begin after the contract issue date and written proof is required from both the qualified care facility and recommending physician.

Terminal Illness Benefit

After the first contract year, a one-time withdrawal of up to 100% of the contract value is allowed if the owner is diagnosed with a terminal illness. Diagnosis must occur after the contract issue date and written proof with supporting documentation is required from a qualified physician.

Tax Treatment

Money grows tax-deferred until a withdrawal is taken. Withdrawals from a qualified contract are fully taxable as income, and withdrawals from a non-qualified contract are taxable as income on the amount considered deferred interest. In addition, the taxable portion of any withdrawal taken before 59½ may be subject to a 10% penalty by the Internal Revenue Service. Please consult with a tax or legal professional for more information.

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Talk to your financial professional or visit us at [eagle-lifeco.com](https://www.eagle-lifeco.com)

Additional Product Details

Guarantee Period Continuation Options¹

Within 30 calendar days after the end of the guarantee period, one of the following options can be chosen:

- Renew the contract with a new guarantee period of the same duration;
- Take a Free Withdrawal and apply the remaining contract value to a new guarantee period of the same duration;
- Annuitize the contract and begin receiving annuity payments;
- Surrender the contract value without incurring surrender charges or MVA; or
- Continue the contract without surrender charges.

If a written request is not received before the renewal period ends, the contract will automatically continue without surrender charges. Interest rates may vary each contract year, but will never be less than the Minimum Guaranteed Interest Rate.

If the contract is continued for another guarantee period, the MVA, applicable surrender charges and surrender period apply to the new guarantee period.

Surrender Values and Charges

The annuity’s surrender value will never be less than 90% (91% in CA) of the premium received, less any withdrawals, accumulated at the Minimum Guaranteed Interest Rate. If a partial withdrawal or surrender is taken during the withdrawal and surrender period, a deduction will be taken out according to the withdrawal and surrender charge schedule.

Guarantee Period: 3 Years (Age 18-85)

Contract Year	1	2	3
Surrender Charge	8%	8%	7%

Guarantee Period: 5 Years (Age 18-85)

Contract Year	1	2	3	4	5
Surrender Charge	8%	8%	7%	6%	5%

Guarantee Period: 7 Years (Age 18-85)

Contract Year	1	2	3	4	5	6	7
Surrender Charge	8%	8%	7%	6%	5%	4%	3%



In the event of the contract owner’s death,
The death benefit paid is the entire contract value.

Key Terms

Annuitization: Conversion of the Cash Surrender Value.

Contract Value: The total of the values in the annuity contract.

Death Benefit: The greater of the Contract Value or the Minimum Guaranteed Surrender Value. Available Death Benefit payment options are listed in the annuity contract.

Free Withdrawal: Opportunity each year, after the first contract year, to take withdrawals up to 10% of the Contract Value, without penalty.

Interest Crediting: The Guaranteed initial Interest Rate is set at issue and guaranteed for the remainder of the guarantee period selected.

Minimum Guaranteed Surrender Value (MGSV): At no time will the Surrender Value of the contract be less than 90% (91% in CA) of premium received, less any withdrawals, accumulated at the Minimum Guaranteed Interest Rate.

Partial Withdrawal: Available at any time for partial distribution over the Free Withdrawal amount. Surrender Charges and minimum values will apply.

Surrender: Termination of the contract in exchange for Surrender Value.

Surrender Charge: Fee charged, when applicable, for full or partial distribution over the Free Withdrawal amount.

Surrender Value: The amount paid to the contract owner by Eagle Life when the contract is surrendered.

Withdrawal Charge: An amount subtracted from the contract value if requested at a time when the withdrawal charges apply.

Annuity Contract and riders issued under form series ICC20 E-BASE-SPDA, ICC20 E-SPDA-5, ICC20 E-SPDA-3, ICC22 E-BASE-SPDA, ICC22 E-SPDA-7, ICC20 E-R-EBR and state variations thereof. Availability may vary by state.

¹Renewal options may vary by state, see product disclosure for details.

Guarantees 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®.

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