



Growing Retirement
Confidence *Together*





Eagle Life®

Founded in 2008 and is a wholly owned subsidiary of American Equity Investment Life Insurance Company®.

AEL on the NYSE

American Equity Investment Life Holding Company became a public company on December 4, 2003.



PARENT
COMPANY
STABILITY

\$57B+
IN ASSETS*

A- Rating

A.M. Best¹
Standards & Poor's²
Fitch Rating Services³

\$3.9 Billion

Adjusted Capital and Surplus*

SERVICE-CENTERED
CULTURE



Live Support

Dedicated on-site team members answering your calls promptly, with a goal of 1-call resolution



700+

Employees providing you the service you deserve



5.9 Years

Average team member experience



FINANCIAL STRENGTH*



\$106.92

Solvency Ratio⁴



96.2%

Bond Portfolio
Rated High Quality⁵



6.89%

Adjusted Capital and
Surplus to Total Assets⁶

* As of 12/31/20 and based on American Equity Investment Life Insurance Company. Assets \$57.64 billion, Liabilities \$53.91 billion.

** As of 12/31/20 - Assets \$2.97 billion, Liabilities \$2.72 billion.



FUTURE FOCUSED MENTALITY



Go-to-Market Innovation

Investing in product enhancements that adapt as retirements do.



Investment Management

Achieving our long-term investment strategy by collaborating with asset management experts.



Foundational Capabilities

Delivering service, supported by digital tools, and team expertise.

STRATEGIC
AGILITY



Partnering with best-in-class asset managers that understand the value of an annuity.



PRODUCT INTEGRITY

Annuity line designed for key retirement goals

Protection

Lock in competitive rates with our fixed annuities

Growth Opportunities

Safely grow hard-earned dollars with a fixed index annuity

Guaranteed Lifetime Income

Create a retirement income stream through the use of a Lifetime Income Benefit Rider⁷

EAGLE LIFE

\$2.97^B

in Managed Assets**

Eagle Life

Commitment to Values

Service

Our contract owners and the financial professionals that serve them are why we are here, and we do our best to provide service, second to none, every day.

Integrity

Our values of honesty, fairness and trustworthiness have been central to our past success and will continue to be for generations to come.

Solutions

With our products, contract owners can have confidence in our growth opportunities, principal protection and income guarantees.

Excellence

As a top-tier annuity provider, we are dedicated to our established standards of going above and beyond in every facet of our business.



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Not FDIC/NCUA Insured

May Lose Value

No Bank/Credit Union Guarantee

Not a Deposit

Not Insured by any Federal Government Agency

¹ A.M. Best has assigned American Equity an "A-" (Excellent) rating, reflecting their current opinion of American Equity's financial strength and its ability to meet its ongoing contractual obligations 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. Rating effective 1/31/2011, affirmed 6/26/2020.

² Standard and Poor's rating service has recognized American Equity Investment Life Insurance Company with an "A-" rating. An insurer rated "A" has strong financial security characteristics, but is somewhat more likely to be affected by adverse effects of changing circumstances or economic conditions than are insurers with higher ratings. Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Rating effective 8/5/15, affirmed 03/26/2020.

³ Fitch Ratings assigned American Equity Investment Life Insurance Company an Insurer Financial Strength rating of "A-" (Outlook Negative). Fitch Ratings utilizes 19 rating categories ranging from "AAA" to "C." An "A-" rating is the seventh highest rating. An insurer with an "A" rating is considered to have a strong capacity for payment of financial commitments, but may be more vulnerable to adverse business or economic conditions than insurers with higher ratings. Outlooks indicate the direction a rating is likely to move over a one- to two-year period if current financial or other trends continue. For more information, please visit www.fitchratings.com. Rating effective 04/24/2020.

⁴ Solvency: Assets over Liabilities indicates financial soundness and a company's ability to meet all obligations as they become due. Calculation excludes separate account assets and liabilities.

⁵ 96.2% Bond Portfolio Rated NAIC 1 and NAIC 2 as Composition of Fixed Maturity Securities.

⁶ Adjusted Capital & Surplus to Total Assets: Total assets excluding separate accounts divided by adjusted capital and surplus. Adjusted capital and surplus includes asset valuation reserves.

⁷ Lifetime income and enhanced income available through the use of a Lifetime Income Benefit Rider and Wellbeing Benefit.

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®