

EAGLE SELECT[®] FOCUS 5 FIXED INDEX ANNUITY

PRODUCT PROFILE



Crediting Strategies

S&P 500[®] Annual Pt to Pt w/ PR

S&P 500[®] Annual Pt to Pt w/ Cap

S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Excess Return Annual PT to PT w/ PR

Fixed Value Rate¹

Free Withdrawals

MVA²

5% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value³ (RMD Friendly)

Non MVA

10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value³ (RMD Friendly)

Surrender Charges

MVA²

9, 8, 7, 6, 5, 0%
FL: 9, 8, 7, 5, 2.5, 0%
CA: 8, 7.5, 6.5, 5.5, 4.5, 0%

Non MVA

9, 8, 7, 6, 5, 0%
FL: 9, 8, 7, 5, 2.5, 0%
CA: 8, 7.5, 6.5, 5.5, 4.5, 0%

Minimum Rates

MGIR:

Currently 1%³

MGSV:

90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually

Premium and Issue Age

Minimum Premium:

Qualified and Non-qualified: \$5,000
 Inherited IRA: \$30,000
 Inherited non-qualified: \$30,000 accumulated taxable gain (Inherited Contracts Subject to Review)
 Additional Premium: \$1,000

Maximum Premium:

18-69: \$1,500,000
 70-74: \$1,000,000
 75-80: \$750,000
 81-85: \$500,000

Issue Age

18-85

6000 Westown Pkwy, West Des Moines, Iowa 50266 • Telephone: (866) 526-0995 • Fax: (515) 457-1911 • www.eagle-lifeco.com



Annuity Contract and Rider issued under form series ICC18 E-BASE-IDX, ICC18 E-IDX-C-5, ICC17 E-R-MVA and state variations thereof. Availability and benefits may vary by state. ¹ Fixed Value Minimum Guaranteed Interest Rate is 1%. ² Market Value Adjustment (MVA) applies to excess Partial Withdrawals over the Penalty-free amount and Surrenders occurring during Surrender Charge Period. ³ Benefit not guaranteed and subject to change. ⁴ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only. Rate effective 1/1/2020.

MGIR= Minimum Guaranteed Interest Rate MGSV= Minimum Guaranteed Surrender Value PR = Participation Rate MVA = Market Value Adjustment

Riders: Confinement Care Rider (ICC10-NCR-100R) and Terminal Illness Rider (ICC10 TIR-100R) are included at no cost at the time of issue. Availability and benefits may vary by state. Not available in CA. Guarantees are based on the claims-paying abilities of the issuing company. Eagle Life is a wholly owned subsidiary of American Equity Investment Life Insurance Company®.

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