

EAGLE SELECT[®] FOCUS 7 FIXED INDEX ANNUITY

PRODUCT PROFILE



Crediting Options

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 Index

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, 4, 3, 0%

FL: 9, 8, 7, 6, 5, 4, 2, 0%

CA: 8, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 0%

Non MVA

9, 8, 7, 6, 5, 4, 3, 0%

FL: 9, 8, 7, 6, 5, 4, 2, 0%

CA: 8, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 0%

Minimum Rates

MGIR:

Currently 1%⁴

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-7, ICC17 E-R-MVA, ICC18 E-R-WSC 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 Free withdrawal amount and Surrenders occurring during the Surrender Charge Period. Bailout Riders not available in CA. 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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