



**WE ARE A NATIONAL ALLIANCE OF AGENTS  
WORKING TOGETHER TO PROVIDE  
MORTGAGE, FINAL EXPENSE AND RETIREMENT  
PROTECTION TO OUR CLIENTS.**

**No tax, legal, or investment advice is given. Please consult a qualified advisor for  
these matters.**

# About Me



Insert Photo 1 Here

Insert Photo 2 Here

Insert Insurance License Here

# Companies I Represent



With over \$24 billion in assets American Equity provides great service and sleep insurance to Americans.



For over 50 years, Fidelity & Guaranty Life has been a catalyst to help Middle America plan for tomorrow. Over 735,000 individuals count on us to provide safety and security through our annuity and life insurance products.



Founded in 1851, Phoenix is a financially strong and stable company with a history of keeping its promises. We are committed to excellence in everything we do - from protecting people and their loved ones and businesses, to helping secure their retirement dreams.



Forethought Financial group is a diversified financial services organization dedicated to providing financial solutions for those planning for retirement for over 25 years.

# Your Retirement Dollars



- Where are they?
- How have they performed over the last few years?
- How much market risk are you assuming now?
- How did they perform in 2002 & 2008?
- Are you ready to absorb a loss resembling the market in 2002 and 2008?

# Your Retirement Needs



- What are your concerns facing your retirement dollars?
  - 1) Safety & Security
  - 2) Accessibility
  - 3) Taxation
  - 4) Outliving Your Income
  - 5) Locking in interest rates
  - 6) Probate Costs

# Benefits of Fixed Indexed Annuities



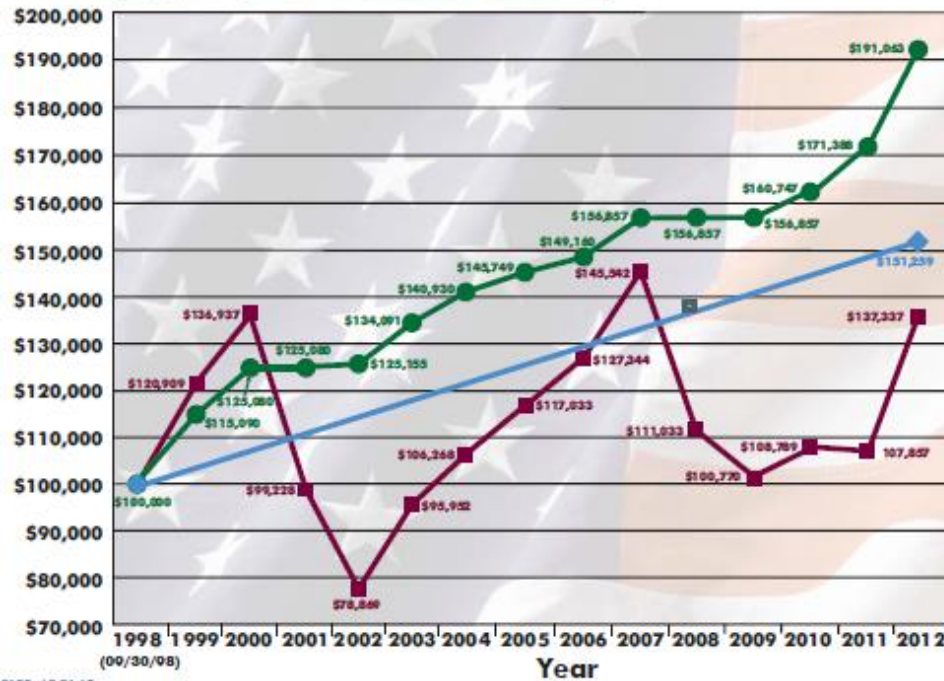
- Allows you to earn interest linked to gains in a market index such as the S&P 500 (gains are locked in each year)
- Earn competitive interest without the risk due to market volatility
- Provide guarantees to protect principal and interest
- There are no service charges
- Offer liquidity and income-for-life options
- Typically offer a BONUS on the initial deposit
- Grow tax –deferred
- May avoid probate
- May be given special protection from attachment of creditors, claims, lawsuits, bankruptcies, etc.

Surrender charges and fees associated with certain riders may apply. Guarantees based on the financial strength and claims paying ability of the insurance company.

# Fixed Indexed Annuities



## The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design



A history of American Equity's Index-5\* (9/30/98 - 9/30/12)



\*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Check our product disclosure for specific information.



\*Standard & Poors®, "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of the McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

8109 10.01.12

# Fixed Indexed Annuities continued.



## The **"REAL BENEFITS"** of Indexed Annuities with the Annual Reset Design



## of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5\* (9/30/98 - 9/30/12)

This history of American Equity's Index-5 Indexed Annuity demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of our current products offer annual reset design as well. The Index-5 did exactly what it was supposed to do... gave the Contract Owner the opportunity to accumulate value based on the appreciation of the S&P 500® Index, without the risk of loss of Premium in years when the S&P 500® was negative. All of this supported by a Minimum Guarantee.

**This is not an illustration. This is a depiction of an actual policyholder's INDEX-5 annuity.**

These results should not be an indication that Indexed Annuities will outperform the S&P 500®. This simply demonstrates the effectiveness of Indexed Annuities in years when the S&P 500® was negative.

Don't forget the basic benefits of Indexed Annuities.

- **MINIMUM GUARANTEES**
- **TAX-DEFERRAL**
- **GUARANTEED LIFETIME INCOME**
- **PRESERVATION OF PREMIUM**
- **POSSIBLE PROBATE AVOIDANCE**

Surrender Charges apply to surrenders or withdrawals taken in excess of the free withdrawal provision during the Surrender Charge Period. Participation Rates apply, may change annually on Contract Anniversary.

Neither American Equity Investment Life Insurance Company nor any of our agents give legal, tax or investment advice. Consult your own personal advisor regarding these matters.

Indexed Annuities are products of the insurance industry and are not guaranteed by any bank, or insured by the FDIC. S&P 500® index does not contain dividends.

Claims paying ability based on the financial strength of American Equity Investment Life Insurance Company.

AMERICAN EQUITY INVESTMENT  
LIFE INSURANCE COMPANY  
P.O. BOX 91216  
DES MOINES, IA 50329  
www.americanequity.com  
888-647-1371

We answer the phones!  
**888-647-1371**  
[www.american-equity.com](http://www.american-equity.com)



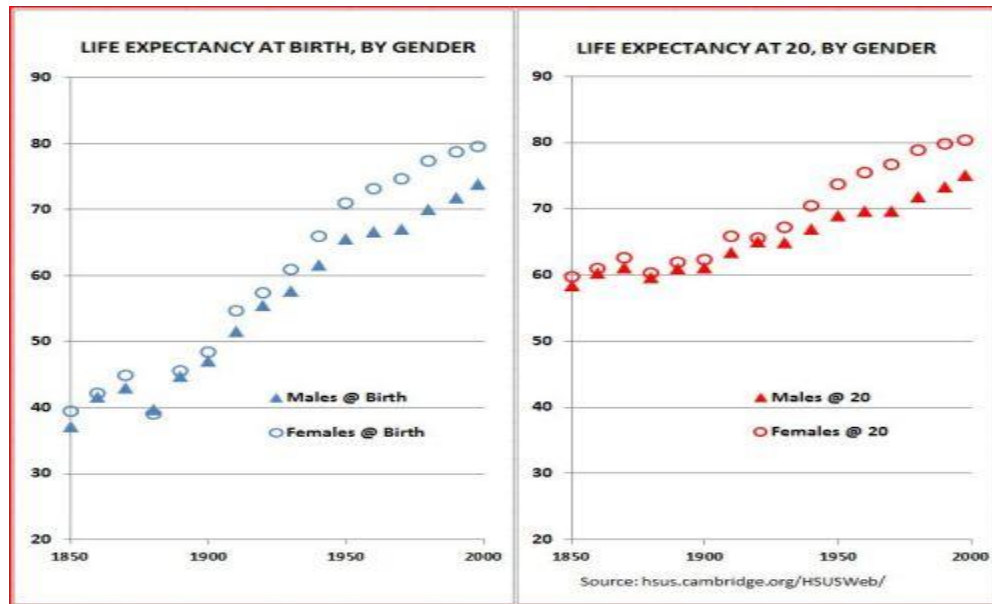
*We're the One!*  
People Service Future



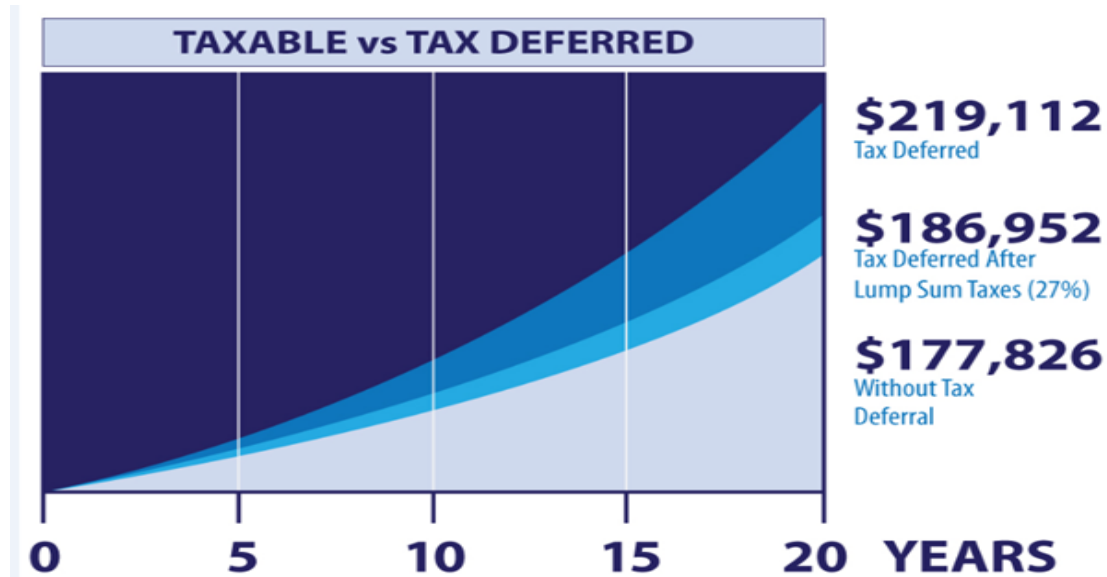
# Outliving Your Income



- Americans are living longer.
- Only one in six people (16 percent) is confident their current level of savings is sufficient to cover their financial needs after retirement.



# Annuities Grow Tax Deferred



Note: Example assumes 4% annual interest rate and 27% tax bracket.

**Example assumes \$100,000 initial premium, 4% annual interest rate for 20 years and a 27% tax bracket.**

# Benefits of Fixed Interest Annuities



- Tax-deferred fixed annuities are used to accumulate money. They are interest bearing accounts with Insurance Companies.
  - Safe Growth
  - Income options
- Principal is guaranteed and not subject to market volatility.
- Provides a minimum interest rate guarantee.
- Grows tax deferred.
- Avoids probate in most cases.
- May be given special protection from attachments of creditors, claims, lawsuits, bankruptcies, etc.

\*Surrender charges and fees associated with certain riders may apply. Guarantees based on the financial strength and claims paying ability of the insurance company.

# Top 10 Reasons people own annuities



- Competitive growth options with no risk due to market volatility.
- Safety
- No upfront sales charge
- Liquidity: 100% access to minimum guaranteed surrender cash value from day one.
- Access to your money:
  - Generally 10% of initial premium after year 1
- You can create a guaranteed lifetime income
- Direct transfers from IRA's and other qualified plans mean the tax –free transfers are handled by us and there's no paperwork for you to figure out.
- Guaranteed Non-taxable fund transfers on 1035 exchange (life & Annuity)
- Tax deferred growth means no taxes during accumulation period
- May avoid probate and may provide protection from creditors.

\*Surrender charges and fees associated with certain riders may apply. Guarantees based on the financial strength and claims paying ability of the insurance company.

# Where does your retirement belong?



- Do you consider yourself a savor or investor?
- How has your retirement performed over the last 5 years?
- Many of my clients are concerned they may outlive their Nest Egg, is this a concern for you?
- How much of your retirement portfolio can you afford to lose?

# Safe Money Places



- Countless others feel the same way about protecting their retirement.
- Many others have taken advantage of the options available in annuities.
- \*Annuity Sales Topped \$240 Billion in 2011
- \*An 8% increase from 2010
- Refer to 3<sup>rd</sup> Party references ( if applicable)

\*(LIMRA) [www.limra.com/](http://www.limra.com/) Source: *U.S. Individual Annuities Sales Survey*, LIMRA

# Safe Money Places



- Can you see how eliminating downside risk makes financial sense?
- Do you have any justification as to why you would not eliminate risks and begin protecting your retirement today?

# Lifetime Income



- Are you interested in seeing what providing you a guaranteed lifetime income looks like?



# Important Decisions



- **Which Beneficiary to name?**
  - Spouse
  - Children
  - Grandchildren
  - Church/Charity
  - Trust
  
- **Which Assets to transfer?**
  - CD / Money Market/ Savings/ Checking, IRA, 401(k), TSA/403 (b), 457, Roth IRA, Existing Annuity, Life Insurance Cash Value, Life insurance death benefit

# Final Questions



- Do you feel good about how we protected your retirement today?
- Are you happy with what we did today?

# Agent Resources



# Carriers



Carrier	Website	Phone	Fax
American Equity	<a href="http://www.american-equity.com">www.american-equity.com</a>	866-526-1132	
Forethought	<a href="http://www.forethought.com">www.forethought.com</a>	877-244-7526	
Fidelity & Guaranty	<a href="http://www.fglife.com">www.fglife.com</a>	800-445-6758	866-271-6217
Phoenix Life	<a href="http://www.phoenixwm.com">www.phoenixwm.com</a>	888-794-4447	

# Annuity Grid



- Please access <http://naauniversity.com/annuity-grid/> under advanced resources for the annuity grid.