



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

# We are American Equity

## Our people. Our history. Our service.

In 1995, David Noble retired ... for three days. He spent half a century in the insurance industry and did not like how companies were losing touch with their customers and offering poor service. He formed a company focused on two crucial components – great service and great product offerings.

With those foundational principles, American Equity grew into a thriving annuity carrier.

In 2024, American Equity joined Brookfield Wealth Solutions to capitalize on their 125-year history of investing in high-quality assets and creating long-term financial solutions.



### American Equity Today:



\$63.8B in  
invested assets<sup>1</sup>



Headquartered in  
Des Moines, Iowa



Currently 950  
team members



40,000+ financial  
professionals in  
partnership with us



More than half a million  
retirements funded  
nationwide



Financial strength “A” ratings  
from AM Best<sup>2</sup> and S&P Global<sup>3</sup>  
and “A-” from Fitch Ratings<sup>4</sup>

## Helping to fulfill long-term retirement goals

As a company, American Equity helps people find success in their retirement goals with our series of fixed and fixed index annuities.

We know every retirement dream is unique, and our annuities offer a variety of benefits, including index-linked growth, principal protection from market volatility, tax-deferred growth, and guaranteed lifetime income.

## Our commitment to you

As an industry leader, we are committed to providing our core values of exemplary customer service, product integrity and financial strength.

That applies to our team members, contract owners, and financial professionals whom we partner with across the country. We will always be the one to work hard for you.



<sup>1</sup> Invested assets are the sum of American Equity Investment Life Insurance Company, Eagle Life Insurance Company and American Equity of New York as of 12/31/24. Liabilities \$61.8 Billion as of 12/31/24.

<sup>2</sup> 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 third highest rating. For the latest rating, access [www.ambest.com](http://www.ambest.com). Rating effective 11/27/2024

<sup>3</sup> 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 5/6/2024.

<sup>4</sup> Fitch Ratings assigned American Equity Investment Life Insurance Company an Insurer Financial Strength rating of "A-". 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](http://www.fitchratings.com). Rating effective 4/24/2020, affirmed 5/14/24.

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®.

Possible interest credits for money allocated to an index-linked crediting strategy are based upon performance of the specific index; however, fixed index annuities are not an investment, but an insurance product, and do not directly invest in the stock market or the index itself.

Surrender charges may apply to excess withdrawals that exceed 10% annual free withdrawal available under the contract. Contract owners may be subject to a 10% federal penalty if withdrawals are made before age 59 ½.

Under current tax law, the Internal Revenue Code already provides tax deferment to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit. Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

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