

Single Premium

Eagle Platinum[®] Series



EAGLELIFE[®]
INSURANCE COMPANY

Soar Higher[®]

The Power of a Tax-Deferred Annuity

Selecting a retirement vehicle from the vast array of choices could be the most important decision you make about your future.

Many people are turning to tax-deferred annuities as the foundation of their overall financial plan. Why? Because interest credited is not taxed until withdrawn. Given an equal interest rate, your money grows faster in a tax-deferred annuity versus a taxable account.

More Advantages

Besides the tax-deferred benefits, annuities offer many other advantages such as:

STABILITY

MAY AVOID PROBATE

LIQUIDITY FEATURES

GUARANTEED INCOME

Fixed Interest Guarantees

In addition to these annuity benefits, many people are looking for the stability of competitive interest rate guarantees. To meet our customers' needs, Eagle Life Insurance Company® offers an annuity with a multi-year guaranteed interest rate.¹

In addition to the multi-year guaranteed interest rate, this product also has a Minimum Guarantee Surrender Value that is never less than 90% of the single premium, less any withdrawals, plus interest credited at the Minimum Guaranteed Interest Rate.

Liquidity

If you need money for any reason, this annuity allows you to make Penalty-Free Withdrawals. We also allow Systematic Withdrawals of interest only or amounts sufficient to satisfy IRS required minimum distribution rules. Withdrawals prior to age 59 ½ may also be subject IRS penalties.

Interest Only Withdrawal Option

If you select the Interest Only Withdrawal Option you may take one Penalty-Free Withdrawal of any amount up to Interest Credited beginning in the second Contract Year.

10% Penalty-Free Withdrawal Option

If you select the 10% Penalty-Free Withdrawal Option, you may make an annual, Penalty-Free Withdrawal of up to 10% of your Contract Value beginning in the second Contract Year.



Return of Premium (ROP) Option

If you select the Return of Premium (ROP) Option, you may take one Penalty-free Withdrawal of any amount up to Interest Credited beginning in the second Contract Year or make full withdrawal of your Initial Premium at any time.

Eagle Life also has certain Riders that increase liquidity in the event of confinement to a nursing home, or if diagnosed with a terminal illness. Riders not available in all states.²

Surrender Charges

Surrender Charges are deducted from your Contract in the event of early Surrender or Partial Withdrawals in excess of the penalty-free amount during the Surrender Charge period.

Please see the product Certificate of Disclosure form for details on amount and length of Surrender Charges.

Market Value Adjustment (MVA) Rider

This Contract has an MVA. If the MVA is applied to all Full Surrenders and any Partial Withdrawals taken from the annuity, in excess of the penalty-free amount during the Surrender Charge Period. The MVA will either increase or decrease the Contract Value before Surrender Charges are applied. See the product Disclosure form for more details.

10% Penalty-Free Withdrawal Rider

This Rider allows you to make an annual, Penalty-free Withdrawal of up to 10% of your Contract Value beginning in the second Contract Year. An MVA and Surrender Charges will apply to any withdrawal in excess of 10%.

Guaranteed Return of Premium Rider

You may select a Return of Premium (ROP) Rider. Under this Rider, you are guaranteed that the Cash Surrender Value of the Contract will never be less than the Premiums paid: less any previous withdrawals taken, any fees incurred, or premium taxes due or paid applicable on a Full Withdrawal only.

End of Guarantee Period Options²

Within 30 calendar days after the end of a Guarantee Period, you may elect one of the following options:

- Renew your Contract for another Guarantee Period with a new Surrender Charge Period and previously elected options;
- Apply your Contract Value to a Settlement Option without Surrender Charges;
- Take a Partial Withdrawal without Surrender Charges and MVA and apply the remaining Contract Value to another Guarantee Period with a new Surrender Charge Period and previously elected options; or
- Surrender the Contract without Surrender Charges and MVA.

Unless you elect one of the options shown above, your Contract will automatically renew for another Guarantee Period at the New Guaranteed Interest Rate available at the time. A new Surrender Charge Period and previously elected options will apply.

Between 15 and 45 days before you can elect one of the options, we will send you a written notice of your ability to and the procedures for electing any such option.

Premium Requirements - \$10,000

Death Benefit

At first to die of the Annuitant or Owner we pay out the full Contract Value to the beneficiaries.

Tax Interpretations

Amounts withdrawn are subject to ordinary income taxes and, if made prior to age 59½, a 10% federal income tax penalty may apply.

Annuity Contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

Financial Rating

Eagle Life's commitment to sound business principles has been recognized by A.M. Best, a nationally recognized industry rating authority.



A.M. Best has assigned Eagle Life an "A-" (Excellent) rating, reflecting their current opinion of Eagle Life'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 06/20/2019.

Annuity and Rider issued under form series ICC13 E-SP-MYGA, ICC13 E-R-MVA, ICC16 E-R-PFWD and ICC14 E-R-ROP and state variations thereof. Availability may vary by state.

¹ Guarantees based on the financial strength and claims paying ability of Eagle Life Insurance Company[®]. Eagle Life is a wholly owned subsidiary of American Equity Investment Life Insurance Company.

² See Product Disclosure. Options can vary by state.





Eagle Life Insurance Company

Helping Americans Enjoy a Secure Retirement

It is a key focus for Eagle Life Insurance Company to help Americans enjoy their retirement years with financial security. We care about providing products that protect your retirement savings. Our employee/owners are committed to ensuring confidence for your retirement future. Our commitment to unsurpassed service and strong policy benefits is the cornerstone of the Eagle Life business model.

When you purchase an Eagle Life annuity, you are buying the promise that we will always be there when you need us. If you feel that safety, flexibility, tax deferral, accessibility and liquidity during some of life's crises, and the ability to access income for the rest of your life are important, we have it. We are pleased to offer diverse planning choices for your retirement dollars.

Eagle Life is a wholly owned subsidiary of American Equity Investment Life Insurance Company®.

Neither Eagle Life Insurance Company®, nor any of our Representatives give legal or tax advice. The information here is a summary of our understanding of current tax laws as they relate to this insurance product. This document was not intended or written to be used, and cannot be used to avoid tax penalties or promote, market or recommend any tax plan or arrangement. You should seek advice based on your particular circumstances from your tax advisor.

You should carefully consider the objectives, risks, charges and expenses of this and all Eagle Life products before purchasing. Contact your financial advisor or visit www.eagle-lifeco.com for more information or to obtain additional information about this product. Past performance is not an indication of future results.

Annuities are long-term investments designed for retirement planning purposes, such as asset accumulation and income, and may not be suitable for meeting short-term investment objectives. All guarantees are based upon the financial strength and claims-paying ability of the issuing company, which is solely responsible for the obligations under its contracts.



Eagle Life Insurance Company

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

Not FDIC/NCUA
Insured

May Lose Value

No Bank/Credit
Union Guarantee

Not a Deposit

Not Insured by any Federal Government Agency