

LONG-TERM CARE

Do I need it?

"It will not happen to me."

Did you know ... ?

- ✓ 70 percent of individuals over age 65 will require some extended care services at some point in their life. (Genworth 2014 Cost of Care Survey)¹
- ✓ The average annual cost of care in the U.S. is \$87,650 for a private room in a nursing home; \$77,380 for a semi-private room in a nursing home; \$42,000 for an assisted living facility; and \$18,460 for adult day care.
- ✓ Medicare does not pay for long-term care services; only skilled services or rehabilitative care, and then for only a short period of time.

Long-term care insurance is available to provide a range of services and support that are expected to be needed over a lengthy period of time.

What will you be protecting with long-term care insurance?

- Assets
- Savings
- Income for spouse
- Ability to leave a legacy

Another type of coverage you may be eligible for is short-term care!

(Care needed for recovery after hospitalization.)

LIFE INSURANCE

What options are available to you for life insurance?

• Permanent

- ♦ Whole Life/Final Expense: Fixed-premium with a guaranteed annual cash value growth or guaranteed death benefit. (No investment flexibility).
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- ♦ Universal Life: Allows the policyholder to determine the amount and timing of premium payments, and there is flexibility to adjust coverage level as change is needed. Other options may include Variable Universal Life and Indexed Universal Life.
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• Temporary

- ♦ Term Life Insurance: Covers a term of years (i.e. 5, 10, 15, 20 or 30 years), and pays a death benefit if you die in those years.
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What are the benefits of life insurance?

- Medical and Funeral Expenses
 - Legacy
 - Income for Spouse (income is cut almost in half when the spouse dies)
 - Investment Option
 - Pays for Taxes and Debts (that need to be settled)
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A QUICK GLANCE AT ANNUITIES

What is an annuity?

It's a contract in which an insurance company makes a series of income payments at regular intervals in return for a premium or premiums you have paid. Typically these are purchased for future retirement income.

What are the benefits of an annuity?

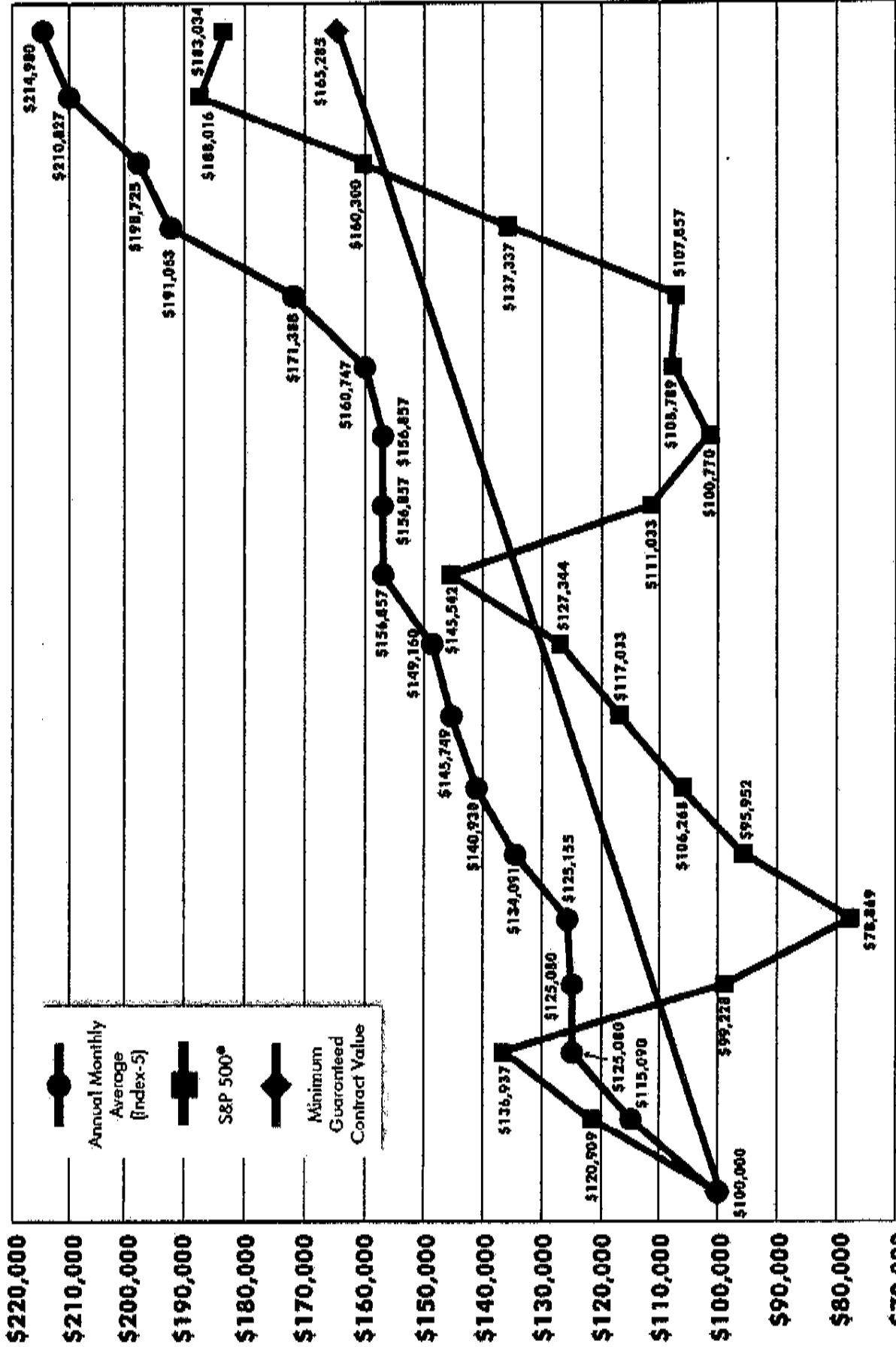
- Income for Life
- Protection from Probate and Creditors
- Cash Growth Possibilities
- Tax Deferral

Types of Annuities

- Single Premium Annuity
- Flexible Premium Annuity
- Immediate Annuity
- Deferred Annuity
- Fixed Annuity
- Variable Annuity
- Fixed Indexed Annuity

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

A history of American Equity's Index-5* (9/30/98 - 9/30/15)



Year



The one who works for you!

*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.

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

A history of American Equity's Index-5 (9/30/98-9/30/15)

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.

These results should not be an indication that Indexed Annuities will outperform the S&P 500®. This simply demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of American Equity's current products offer annual reset design.

Don't forget the basic benefits of Indexed Annuities.

- Minimum Guarantees
- Tax-Deferral
- Guaranteed Lifetime Income
- Preservation Of Premium
- Possible Probate Avoidance

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