



# Eagle Platinum Series

Single Premium

(ICC13 E-SP-MYGA)\*



Eagle Life Insurance Company® | West Des Moines, IA 50266 | [www.eagle-lifeco.com](http://www.eagle-lifeco.com) | (866) 526-0995

\*Form number and availability may vary by state.





# 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 Because interest credited is not taxed until withdrawn.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 customer's needs, Eagle Life offers an annuity with a multi-year guaranteed interest rate.\*

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. Each contract year after 1st year, you may take one Penalty-free Withdrawal of any amount up to Interest Credited during that contract year. We also allow systematic withdrawals of interest only or amounts sufficient to satisfy IRS required minimum distribution rules. Any withdrawals above that amount are subject to appropriate Surrender Charges and if selected Market Value Adjustment (MVA). Withdrawals prior to age 59½ may also be subject to IRS penalties.



## 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 RIDER\*

This contract has an optional Market Value Adjustment (MVA). If selected, an 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.

## END OF GUARANTEE PERIOD OPTIONS \*\*

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

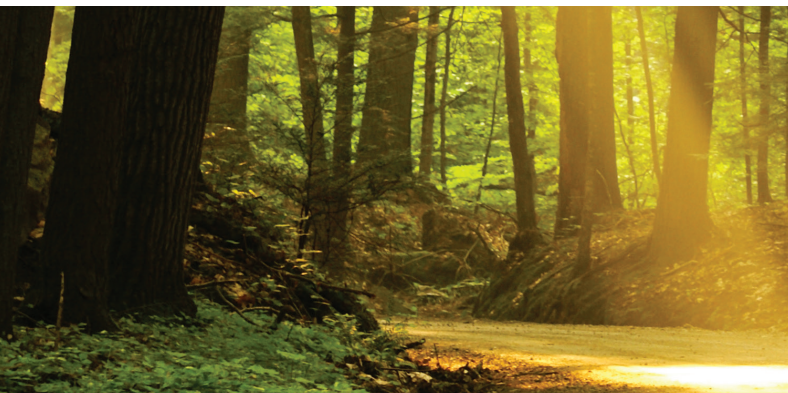
**Unless you elect one of the options shown above, your Contract will automatically renew for another Guarantee Period at the New Guaranteed Interest Rate available at the time. A new Surrender Charge Period and MVA (if previously elected) will apply.**

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.



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# The Time to Start Preparing for Your Retirement is Now!

Getting started is as easy as  
**1-2-3!**

1. Complete and sign the application and disclosure with your Eagle Life Representative.
2. Make your check payable to Eagle Life Insurance Company®.
3. Keep this brochure as your receipt.

This brochure is intended to provide a general description of our Multi-Year Guaranteed Interest Rate Annuity. This is not a Contract. For specific details concerning your annuity, please contact your representative or refer to your Contract.

### AMOUNT OF FIXED ANNUITY PREMIUM RECEIVED

\$ \_\_\_\_\_  
Amount

\_\_\_\_\_  
Received From

\_\_\_\_\_  
Owner Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Representative Name - Please Print

\_\_\_\_\_  
Representative Signature

**All Premium Checks Or Annuity Considerations  
Must Be Made Payable To The Insurance  
Company - Do Not Make Check Payable To The  
Representative Or Leave The Payee Blank.**

\* MVA Rider may or may not be available.

\*\* See Product Disclosure

# 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's rating of "A-" (Excellent) for Eagle Life is a measure of performance in the areas of:

**Investment Quality**      **Capital Adequacy**  
**Policy Reserves**      **Cost Control**  
**Management Experience**

A.M. Best uses 15 rating categories ranging from A++ to F. An A- rating from AM Best is its fourth highest rating. For the latest rating, access [www.ambest.com](http://www.ambest.com).

## 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.

## 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, a leader in the index annuity marketplace.*

*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](http://www.eagle-lifeco.com) for more information or to obtain additional information about this product. Past performance is no guarantee 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.*

Not FDIC Insured

Not Bank Guaranteed

May Lose Value

Not a Deposit

Not Insured by Any Federal Government Agency

Issued by:



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