

EAGLE LIFE PRODUCT OFFERING

Fixed index annuities (FIAs) | Fixed annuities (FAs)



Rates effective: 07.15.26

Eagle Select® Focus 5 FIA 1-year fixed rate ¹ 4.40%	Cap rate			Cap for term rate*	Performance trigger	Par rate			Par rate for term*	Par rate** with PRR ²			Par rate for term w/PRR ²
	1-year	2-year	5-year	1-year	1-year	1-year	2-year	5-year	1-year	1-year	2-year	5-year***	1-year
BlackRock Adaptive US Equity 15% Index	N/A	N/A	N/A	N/A	N/A	60%	95%	N/A	30%	85%	120%	N/A	55%
Invesco Dynamic Growth Index	N/A	N/A	N/A	N/A	N/A	125%	155%	N/A	90%	235%	320%	N/A	180%
Invesco QQQ 15 Index	13.50%	50%	N/A	N/A	8.70%	60%	90%	145%	N/A	85%	115%	170%	N/A
S&P 500® Advantage 15% VT TCA Index (USD) ER	13.50%	50%	N/A	N/A	8.70%	60%	90%	145%	N/A	85%	115%	170%	N/A
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	N/A	N/A	N/A	N/A	125%	160%	N/A	90%	N/A	N/A	N/A	N/A
S&P 500® Index	9.50%	19%	48%	5%	6.50%	50%	65%	75%	N/A	60%	75%	100%	N/A

Eagle Select® Focus 7 FIA 1-year fixed rate ¹ 4.45%	Cap rate			Cap for term rate*	Performance trigger	Par rate			Par rate for term*	Par rate** with PRR ²			Par rate for term w/PRR ²
	1-year	2-year	5-year	1-year	1-year	1-year	2-year	5-year	1-year	1-year	2-year	5-year***	1-year
BlackRock Adaptive US Equity 15% Index	N/A	N/A	N/A	N/A	N/A	65%	95%	N/A	35%	85%	120%	N/A	55%
Invesco Dynamic Growth Index	N/A	N/A	N/A	N/A	N/A	150%	210%	N/A	115%	235%	325%	N/A	180%
Invesco QQQ 15 Index	14%	50%	N/A	N/A	9%	65%	90%	150%	N/A	85%	120%	180%	N/A
S&P 500® Advantage 15% VT TCA Index (USD) ER	14%	50%	N/A	N/A	9%	65%	90%	150%	N/A	85%	120%	190%	N/A
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	N/A	N/A	N/A	N/A	150%	165%	N/A	115%	N/A	N/A	N/A	N/A
S&P 500® Index	9.50%	19%	50%	5.25%	6.50%	50%	65%	80%	N/A	60%	75%	100%	N/A

Eagle Guaranteed Flex 5 FIA 1-year fixed rate ¹ 4.30% Fixed rate for term strategy* 4.15%	Cap rate	Par rate	Performance trigger
	1-year	1-year	1-year
Invesco Dynamic Growth Index	N/A	200%	N/A
S&P 500® Index	7.75%	N/A	6.75%

Eagle Guarantee Focus® Series FA	3-year	5-year	7-year
	Premium Amount		
\$10,000 - \$99,999	3.65%	4.15%	4.85%
\$99,999.01 - \$249,999	4.05%	4.30%	5.10%
\$249,999.01 and higher	4.05%	4.30%	5.10%

Performance Rate Rider (PRR)

*Only available at contract issue ** 1.25% annual rider cost deducted at end of strategy term ***Not available in CA

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Eagle Select® Income Focus 10 FIA 1-year fixed rate ¹ 3.50%	Cap rate		Performance trigger	Par rate		
	1-year	2-year	1-year	1-year	2-year	5-year
BlackRock Adaptive US Equity 5% Index	N/A	N/A	N/A	165%	240%	N/A
Invesco Dynamic Growth Index	N/A	N/A	N/A	150%	215%	N/A
Invesco QQQ 15 Index	9%	25%	7%	55%	78%	110%
S&P 500® Advantage 15% VT TCA Index (USD) ER	9%	25%	7%	55%	78%	110%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	N/A	N/A	160%	225%	N/A
S&P 500® Index	5.75%	12.75%	N/A	42%	55%	N/A

Eagle Select® Income Focus 9 FIA (CA only) 1-year fixed rate ¹ 3.50%	Cap rate		Performance trigger	Par rate		
	1-year	2-year	1-year	1-year	2-year	5-year
BlackRock Adaptive US Equity 5% Index	N/A	N/A	N/A	165%	240%	N/A
Invesco Dynamic Growth Index	N/A	N/A	N/A	150%	215%	N/A
Invesco QQQ 15 Index	9%	25%	7%	55%	78%	110%
S&P 500® Advantage 15% VT TCA Index (USD) ER	9%	25%	7%	55%	78%	110%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	N/A	N/A	160%	225%	N/A
S&P 500® Index	5.75%	12.75%	N/A	42%	55%	N/A

Eagle Select® Income Focus FIA (7-year) 1-year fixed rate ¹ 3.15%	Cap rate		Performance trigger	Par rate		
	1-year	2-year	1-year	1-year	2-year	5-year
BlackRock Adaptive US Equity 5% Index	N/A	N/A	N/A	150%	220%	N/A
Invesco Dynamic Growth Index	N/A	N/A	N/A	135%	195%	N/A
Invesco QQQ 15 Index	7.75%	20%	6.25%	50%	72%	100%
S&P 500® Advantage 15% VT TCA Index (USD) ER	7.75%	20%	6.25%	50%	72%	100%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	N/A	N/A	145%	205%	N/A
S&P 500® Index	5%	11.25%	N/A	38%	50%	N/A

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Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR): Currently 2.40%³

Minimum Guaranteed Surrender Value (MGSV): 90% on all products except on Eagle Select Income Focus 10 & 9 and Guaranteed Flex 5 which are 87.5% of all premiums, minus any withdrawals, all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

All products and/or options may not be available in all states or with all broker-dealers or financial institutions.

[Review our rate lock guidelines here.](#)

Annuity contract and rider issued under form series for Eagle Select® Focus Series: ICC23 E-BASE-IDX, ICC23 E-IDX-C-7, ICC23 E-IDX-C-5, ICC21 E-E-PTP-C, ICC21 E-E-PTP-PR, ICC22 E-E-PTP-CL, ICC23 E-E-PTP-RL, ICC23 E-E-BPT, ICC17 E-R-MVA, ICC25 E-R-PRR, ICC20 E-R-EBR; Eagle Guaranteed Flex 5: ICC23 E-BASE-IDX, ICC23 E-IDX-C-5, ICC23 E-E-F-RL, ICC23 E-E-BPT, ICC21 E-E-PTP-C, ICC21 E-E-PTP-PR, ICC17 E-R-MVA, ICC20 E-R-EBR; Eagle Select® Income Focus: ICC23 E-BASE-IDX, ICC23 E-IDX-C-7, ICC21 E-E-PTP-C, ICC21 E-E-PTP-PR, ICC17 E-R-MVA, ICC20 E-R-EBR, ICC21 E-R-LIBR-W-FSP; Eagle Guarantee Focus Series: ICC20 E-BASE-SPDA, ICC20 E-SPDA-3, ICC20 E-SPDA-5, ICC20 E-R-EBR and state variations thereof. Availability may vary by state.

¹Fixed value minimum guaranteed interest rate is 1%

²Performance Rate Rider fee is assessed at the end of the strategy term

³MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only

Rates are set at issue and subject to change. Please see product-specific sales brochure and disclosure for additional details.

Guarantees are based on the financial strength and claims-paying ability of the issuing company. Eagle Life Insurance Company® is a wholly owned subsidiary of American Equity Investment Life Insurance Company®.

Surrender charges may apply to excess withdrawals under the contract. You may be subject to a 10% federal penalty if you make withdrawals before age 59½.

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

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