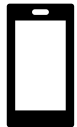


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Insurance Made Simple



Call us today: 402.330.8700



Aaron Clark

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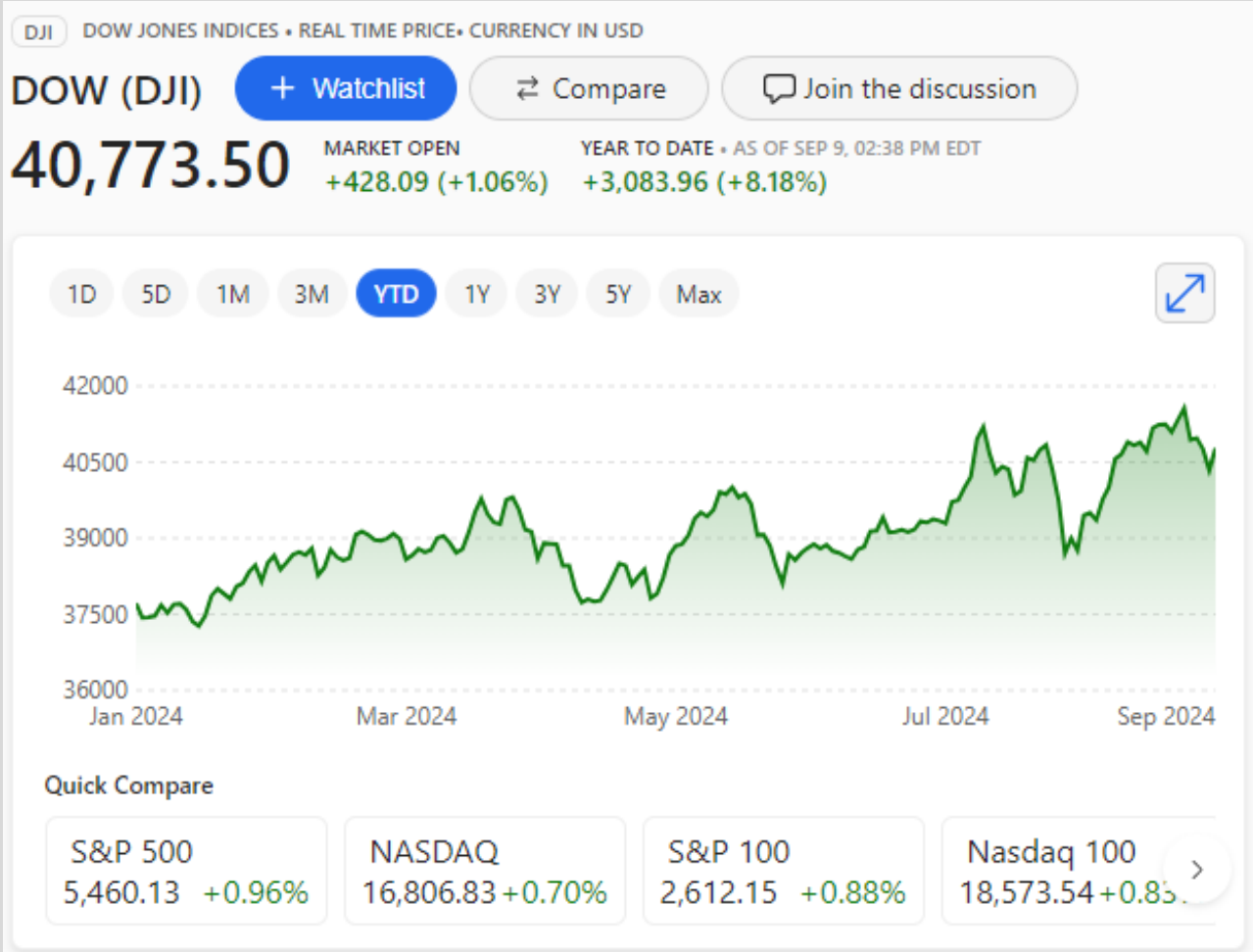
Why Annuities? Why Long Term Care?

- In 2001, seniors 2 biggest fears in retirement
 - Going into a nursing home
 - Running out of money
- 2024 - same 2 fears exist
 - What has changed?
 - We have products that can address both
- The Perfect Storm

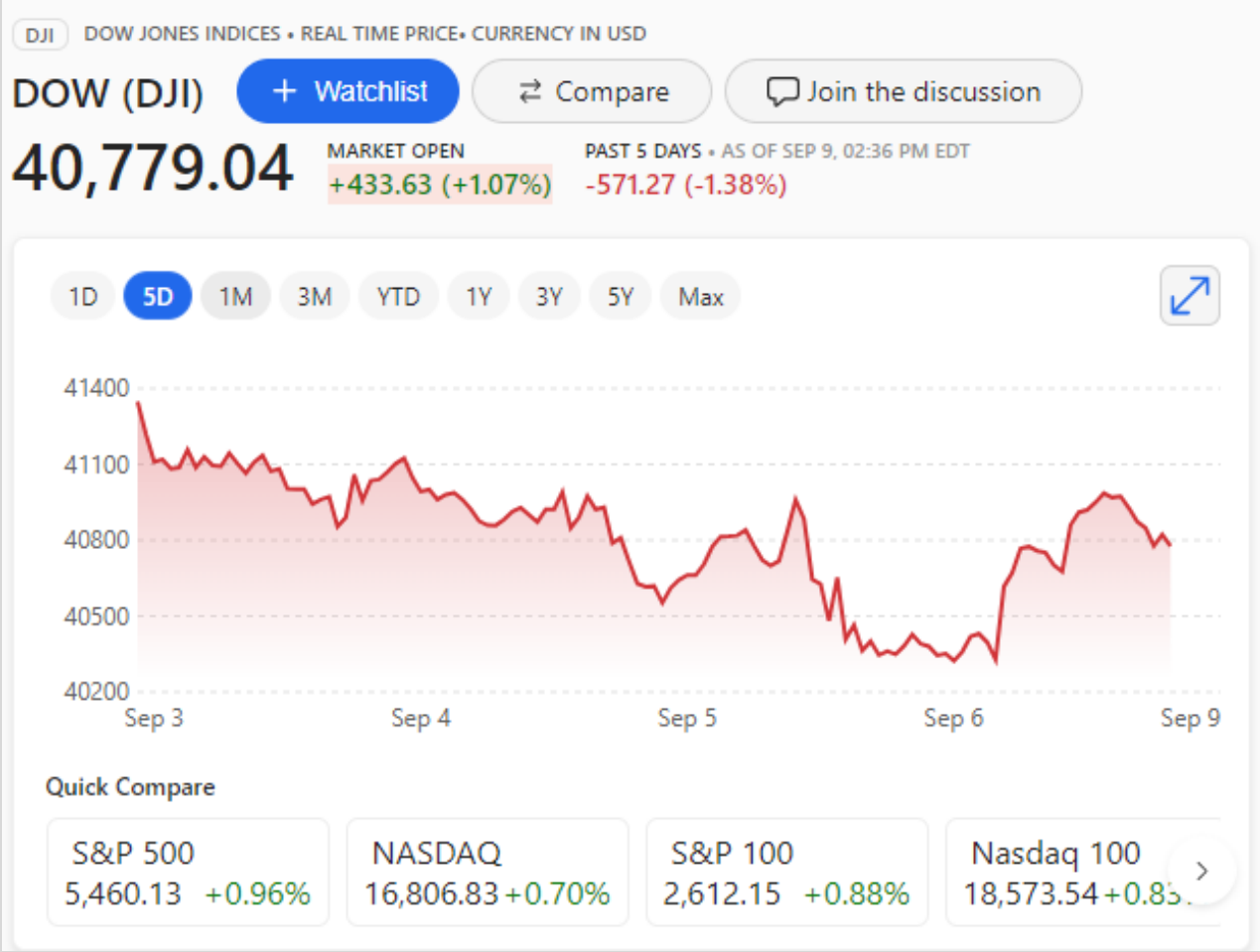
The Perfect Storm

- Market volatility
 - Reminders of 2008
 - July 2023 DJIA 34,545
- Global issues
 - Russia, North Korea, etc
- Country divided on the homeland due to political tension
- Concerns about safety of assets
- Concerns about outliving their money
- Inflation
- Costs of health care
- Rising interest rates on safe money strategies
 - 23 years+ since Annuity rates have been as high as they are now
- Protecting our principal has never been more important than now! Why? Next slide, please!

DJIA - Year to Date



DJIA - Sept 3rd - Sept 9th



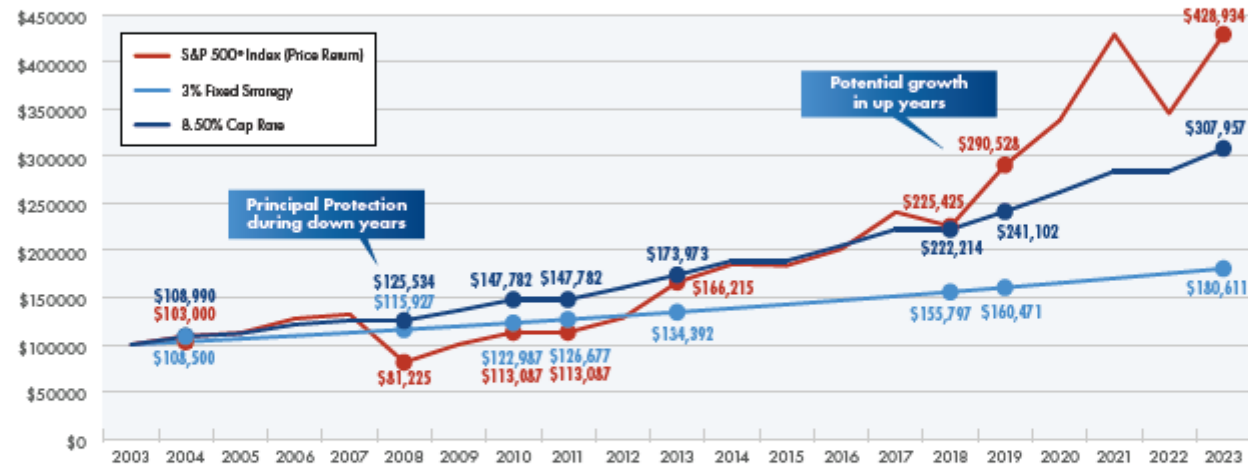
Annuity 101- What is an annuity? Why an annuity?

- An annuity is a savings account issued by an insurance company
- An annuity is safety and opportunity for growth on the same dollars at the same time
- An annuity is sleep insurance
- An annuity is most likely not what you think they are
- Any annuity is a great place to provide a guaranteed monthly income
- And so much more...
- Why? Because of what is going on around us now. Because of times like 2007-2008. Because moderate gains over time will outperform a volatile market. Because people want guarantees and an income they can never outlive.

Fixed Index Annuity: Preservation & Accumulation

Historical Demonstration of Preservation & Accumulation

The graph below shows the performance of the S&P 500® Index (Price Return) for the last 21 years,* along with two hypothetical interest crediting strategy demonstrations with a fixed index annuity. As you can see, S&P 500® peaks provide opportunities for growth, while principal protection sustains the contract value and positions the contract for continued growth.



*Assumes a hypothetical investment of \$100,000 directly in the index and uses the annual point-to-point method based on changes in the S&P 500® to calculate the interest rate for each term. Assumes no withdrawals. This example is for informational purposes only and is not indicative of past performance, nor intended to predict future performance of any specific product. Withdrawal charges may apply to an annuity. Interest earnings in an annuity are not taxed until withdrawn. Annuity withdrawals and distributions may be subject to income tax and, if withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply. Under current tax law, the Internal Revenue Code directly provides tax deferral 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. Guarantees are based on the financial strength and claims paying ability of American Equity and are not guaranteed by any bank or issued by the FDIC. This material is for informational purposes only and is not a recommendation to buy, sell, hold or follow any asset. It does not consider the specific financial circumstances, investment objectives, risk tolerance, or need of any specific person. In providing this information American Equity Investment Life Insurance Company is not acting as your fiduciary as defined by the Department of Labor. American Equity does not offer legal, investment or tax advice or make recommendations regarding insurance or investment products. Please consult a qualified professional. The "S&P 500" is a product of S&P Dow Jones Indices LLC ("S&P"), and has been licensed for use by American Equity Investment Life Insurance Company ("AEL"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed to S&P and sublicensed for certain purposes by AEL. AEL's products are not sponsored, endorsed, sold or promoted by S&P, Dow Jones, S&P, or their respective affiliates, and such parties make no representations regarding the advisability of investing in such product(s) and have no liability for any errors, omissions, or interruptions of the S&P.



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Everything is a compromise

	SAFETY	OPPORTUNITY	LIQUIDITY
◦ CDS	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◦ STOCK MARKET	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
◦ INDEXED ANNUITIES	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Income Riders

- Fidelity, Edward Jones, brokers... all good at growing money but cannot do what we can do!
- 2 fears in retirement
 - Running out of money
 - Going into a nursing home
- How do they work? How do I explain them to my client?
 - A car with 2 engines. One in the front, one in the back
- Guaranteed income for life
 - Not until your account value runs out, until YOU run out!
- Doubler for LTC if unable to do 2/6 ADLs

Who's hot right now and why?

- Growth – double digit caps still exist even though rates have been trending back down a bit
 - Mass Mutual
 - FGL
 - Allianz
 - Equitrust
 - Why would I pick an 7% cap instead of 10%?
 - Performance trigger

- Income
 - Corebridge (AIG)
 - Equitrust
 - North American
 - My client - sold land. “What is the purpose of the money”?
 - Athene
 - FGL

Call to action

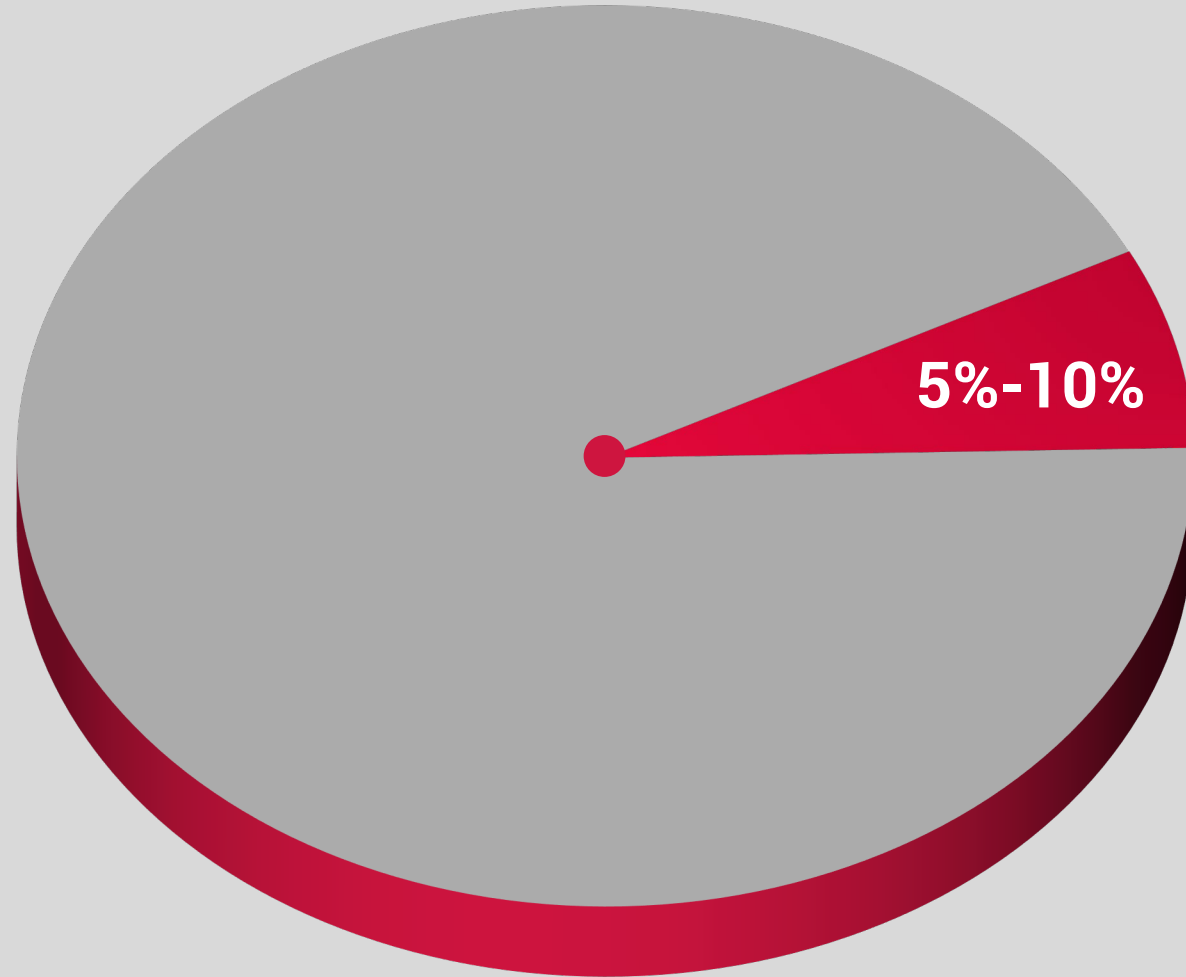
- You have existing clients that have money on the sidelines
- They don't have to flee to a CD for safety, we have better options
- We are NOT just a marketing company, we are salespeople
 - We can help you close business!!
- This is a fixed product. You do not have to have a securities license to sell them.
- Call us and let us show you how you can annuities and the concept of indexing to your clients, better their situation and you get paid!

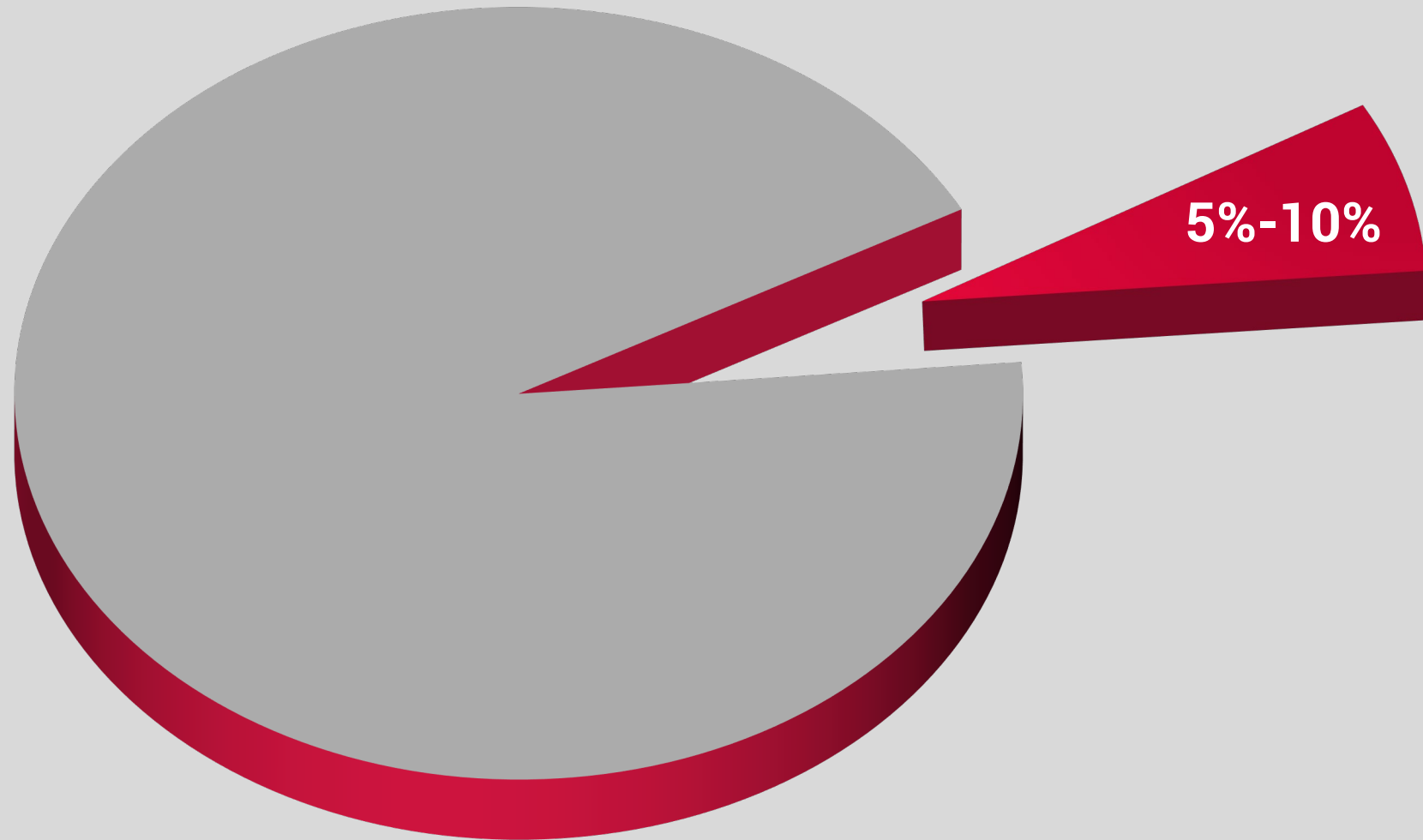
Why should I own Long Term Care Insurance?

- Rising costs of health care
 - National Average cost of care in 2023
 - Adult Day Health Care - \$2,058mth/\$24,696yr
 - Assisted Living - \$5,350mth/\$64,200yr
 - Home Health Aide - \$6,292mth/\$75,504yr
 - Nursing home Care - semi-private room - \$8,669mth/\$104,028yr
 - Nursing home Care - private room - \$9,722mth/\$116,796yr
- The average need for facility care is 2.2 years for male/3.7 years for females
- LIMRA
 - People turning 65 today. 70% will need some form of extended care in their lifetime
 - Of that 70%, 20% will need it for 5 years or longer



\$1,000,000 in Assets





Types of LTC

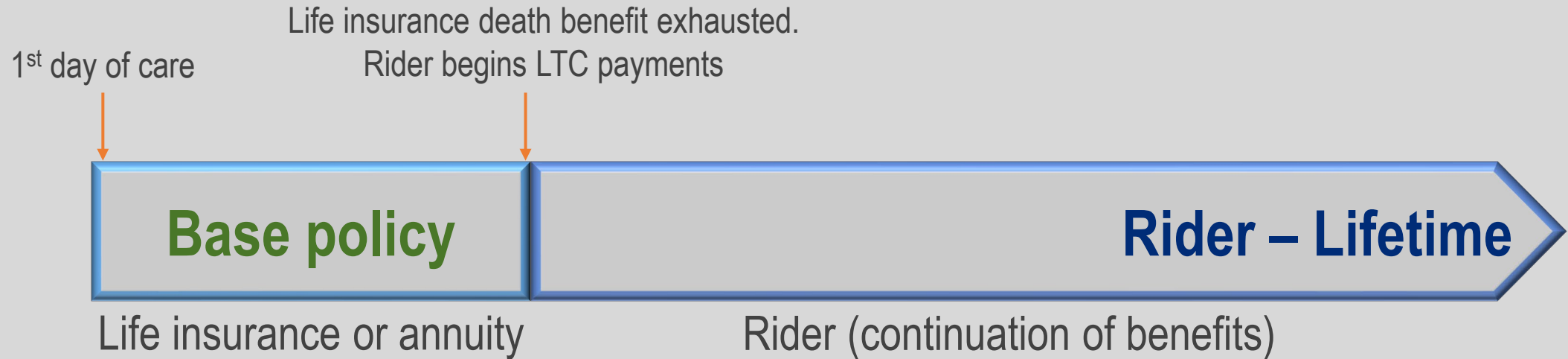
- Traditional
 - Use it or lose it
 - Premiums not level

- Hybrid
 - Not use it or lose it.
 - If not used for care or only partially used, remaining benefits will turn into a tax-free death benefit to the heirs
 - Premiums are guaranteed to never go up
 - Exit strategy
 - Cash value

When is the optimal time to buy LTC

- Protecting insurability is always paramount but we don't want to buy it too early
- The 30 year old that called me wanting to buy LTC
 - What happened?
- Mid to late 50's is when most people should start planning, mainly from a cost standpoint
- Getting late into the 60's & 70's premiums get pretty pricey
- Farmer in northwest KS
 - \$2.5M in land
 - \$750k in IRAs
 - Many other assets to protect

How asset-based LTC works



Funding Options:

- Cash lump sum
- Annual premiums
- Nonqualified annuities
- Qualified money
- Cash value life insurance

Funding Options:

- Cash single premium
- Fixed annual premium

The Opportunity – where to find the financial resources?

- Annuities (qualified & non qualified)
 - Re- purpose the asset and optimize it
- CDs
 - Many seniors that own CDs, have them in a position of somewhat liquid for this very reason
 - We can take lump sums and significantly leverage up the asset and benefit
- Cash
 - Pay for it now, or sell/liquidate assets when it's needed
- You don't have to be the expert! We can help.

Long-Term Care:

1. Have you figured out a way to create your Long-Term Care pool/bucket without spending any money?
2. Do you currently own Long-Term Care Insurance?
 - a. Have your premiums increased?
 - b. Have your projected benefits changed?
 - c. Would you be willing to learn a way to pay for Long-Term Care Insurance without spending any money to do so?
3. If you do not own Long-Term Care Insurance, how would you cover the cost if it presented itself?
 - a. Would you like to learn how you can position 5%-10% of your assets in your portfolio to protect the other 90%-95% in the event you need care?
4. A lot of Long-Term Care plans are use it or lose it. Would you be interested in learning about how you can benefit from a non-traditional Long-Term Care plan, even if you do not use it for Long-Term Care?

THANK YOU



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