

American Equity is the Gold Standard for Index Annuities



P.O. BOX 71216
DES MOINES, IA 50325

TRUE Liquidity 10% of Contract Value available annually after 1st year
TRUE Asset Preservation with NO Surrender Charge at Death

TRUE Choices and Flexibility Interest Crediting Methods

Indexed Product PROFILE

OFFICE HOURS: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT
www.american-equity.com

888-221-1234

PRODUCT ¹	INTEREST RATES EFFECTIVE 3/1/2012 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
TRADITIONS GOLD ICC11 IDX4 Call for State Availability	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>2.40%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.35%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	35%	N/A	S&P 500 Annual Monthly Average w/Cap	4.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	4.25%	N/A	N/A	S&P 500 Monthly Pt to Pt	2.40%	N/A	N/A	10-Year U.S. Treasury Bond	4.00%	N/A	N/A	Current Fixed Value Rate	2.35% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ⁴ Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (ICC10 LIBR-2010.1) ³	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 years)								
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RETIREMENT GOLD INDEX-2-09 Call for State Availability 8%** Premium Bonus	Includes a 8% Premium Bonus on all 1st year Premiums. ^{**} <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">1.60%⁺⁺</td> </tr> </tbody> </table> <p>For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78. For DE (Form# RG-FIA-09): 6% Premium Bonus on 1st year Premiums for Issue Ages 0-78</p> <p>**Bonus Vesting 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)</p>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	15%	N/A	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	Current Fixed Value Rate	1.60% ⁺⁺			MGIR: Currently 1.50% ⁴ MGSV: 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2010) ³	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)												
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ADVANTAGE GOLD INDEX-6-07 Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 5% Premium Bonus¹ </div>	Includes a 5% Premium Bonus on all 1st year Premiums ¹ <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt +</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.65%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	15%	N/A	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	S&P 500 Monthly Pt to Pt +	1.60%*	N/A	0%	10-Year U.S. Treasury Bond	3.00%	N/A	N/A	Current Fixed Value Rate	1.65% ⁺⁺			MGIR: Currently 1.50% ⁴ MGSV: 84% of 1 st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2010) ³	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 years)								
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BENEFIT GOLD (ICC10 IDX-110) Only available in AK, MN, NJ, NV, OR, PA, UT and WA <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 5% Premium Bonus </div>	Includes a 5% Premium Bonus on Initial Single Premium. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.60%⁺⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	10-Year U.S. Treasury Bond	3.00%	N/A	N/A	Current Fixed Value Rate	1.60% ⁺⁺⁺			MGIR: Currently 1.50% ⁴ MGSV: 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2010) ³	13.25, 12, 10.75, 9.25, 8, 6.75, 5.5, 4, 2.5, 1, 0% (10 years)																
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Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability.

PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.

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PR=Participation Rate Contract = Certificate in NJ
 * Monthly Cap

¹May vary by issue age and/or state. ²Benefit not guaranteed and subject to change. ³Form number varies by state. 4.5% option available for all issue ages. 6.5% option available for issue ages 50 and above. Varies in OR and DE.

⁴MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

+ Provided by MA-PR, APT-PR and/or MPT Riders. ++Fixed Value Minimum Guaranteed Interest Rate is 1%.

+++Fixed Value Minimum Guaranteed Interest Rate is 1.25%





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Fixed Product PROFILE

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PRODUCT ¹	INTEREST RATES EFFECTIVE 03/27/2012 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ¹
PREMIER EAGLE 10 FPDA-7-08  Call for State Availability	2.00% 10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule. 5% Bonus issue ages 76-80. For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.00%	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	0-75: ³ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years) 76-80: ³ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)	NCR-2 F-LIBR-09 ⁴
PREMIER EAGLE 12 FRG-2-09  Call for State Availability	1.60% 8% Bonus on all first year premiums for Issue ages 0-78. ⁺ + Bonus Vesting 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0%	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)	NCR-100 TIR-100 F-LIBR-09 ⁴
Guarantee Series SPDA-MYGA MVA [*] Call for State Availability	Guarantee 5 2.30% (1.80% in CA, DE, MN, PA & WA) Guarantee 7 2.70% (2.20% in CA, DE, PA & MN) Rates effective 3/27/2012.	Minimum Guaranteed Interest Rate (MGIR): Currently 1.0%**	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3

PLEASE NOTE: CREDITING RATES MAY VARY BY STATE AND ARE SUBJECT TO CHANGE WITH LITTLE ADVANCE NOTICE. NO LOOKBACKS ON RATE CHANGES . NO EXCEPTIONS! PLEASE CALL MARKETING FOR CURRENT RATES.

PRODUCT	INTEREST RATES EFFECTIVE 03/27/2012 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ¹
FPDA-10 MVA- Call for State Availability	2.25% 2% Premium Bonus on Total 1st Year Premiums (Equals a 4.29% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 2.25%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,13,12.5,12,11.5,11,9.5,8,6.5,5,3.5,2,0% (12 years)	NCR-100 TIR-100
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual 0-90 Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A	N/A

* Market Value Adjustment (MVA) applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period.

**MGIR is set at issue, guaranteed for life of contract.

¹May vary by issue age and/or state. See state specific disclosure for details and approval chart for availability.

²Benefit not guaranteed and subject to change.

³Each premium received will have its own surrender change schedule.

⁴4.5% option available for all ages. 6.5% option available issue ages 50 and above.

⁵Bonus vesting schedule applies. May vary by state.

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