

December 2, 2005	PRODUCT	INTEREST CREDITING	PARTIC RATE	FREE WITHDRAWAL	MINIMUM PREMIUM	STATES NOT APPROVED	SURRENDER CHARGES/RDRS	ISSUE AGES	COMMISSION
<b>American Equity Investment Life Insurance Company</b> A.M. Best (B++) S&P (BBB+) 05-DK-02	<b>Premier Platinum Gold</b> INDEX-5-05 (FPDA) <b>7.50% Premium Bonus on Total Initial Premium</b>	S&P 500 <sup>®</sup> Annual Monthly Avg. 9.00% Cap 100% Par-Rate		10% of contract value each year, starting in yr. 2	\$5,000 Q/NQ  Max 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	AR, AZ, DC, DE, FL, HI, IL, IN, KS, KY, MD, MN, MO, MS, NE, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT, WA, WI, WV, WY	(16 Yr.) 17.5, 17, 16.5, 16, 15.5, 15, 14, 13, 12, 11, 10, 9, 8, 6, 4, 2, 0%*  Ages 81+ (9 Yr) 9,8,7,6,5,4,3,2,1,0%	0-80 Q 0-85 NQ	<b>8.50%</b>  <b>3.25%</b> Yrs 2-5  Ages 76-80 6.37% NQ Ages 81-85 4.25% NQ Ages 76+ 4.00% Q
		S&P 500 <sup>®</sup> Annual Monthly Avg. 75% Par-Rate							
		S&P 500 <sup>®</sup> Annual Pt-to-Pt 6.50% Cap 100% Par-Rate							
		S&P 500 <sup>®</sup> Annual Pt-to-Pt 50% Par-Rate							
		S&P 500 <sup>®</sup> Monthly Pt-to-Pt 2.80% Cap 100% Par-Rate							
		Lehman Brothers US Treasury Annual Pt-to-Pt 5.00% Cap 65% Par-Rate							
		<b>Fixed Account 3.25%</b>							
<i>*Bonus is 7.5% Ages 0-80 3.5% Ages 81-85. **Varies by State. MGSV equals 82.5% of your 1<sup>st</sup> year premiums and Premium Bonus, plus 87.5% of any additional premiums, less any withdrawals proceeds, accumulated at the MGIR. Asset fee is set at issue and guaranteed for life of the contract. Caps are set at issue, adjusted annually and never less than 4% or 1% for the Mon. Pt-to-Pt Value.**</i>									
<b>Non-Forfeiture State Products</b>	<b>Future Platinum Index-4-05</b>	S&P 500 <sup>®</sup> Annual Monthly Avg. 75% Par-Rate		10% of contract value each year, starting in yr. 2	\$5,000 Q/NQ  Max 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	AR, AZ, DC, DE, FL, HI, IL, IN, KS, KY, MD, MN, MO, MS, NE, OH, OK, OR, PA, RI, SC, SD, TN, UT, WA, WI, WV, WY	(12 Yr.) 15,14,13,12,11, 10,9,8,7,5,3,1,0% NCR-2, TIR-1  Ages 81+ (9 Yr) 9,8,7,6,5,4,3,2,1,0%	0-80 Q 0-85 NQ	<b>10.50%</b>  <b>3.25%</b> Yrs 2-5  Ages 76-80 9.00% NQ Ages 81-85 6.00% NQ Ages 76-80 6.00% Q
		S&P 500 <sup>®</sup> Annual Monthly Avg. 9.00% Cap 100% Par-Rate							
		S&P 500 <sup>®</sup> Annual Pt-to-Pt 50% Par-Rate							
		S&P 500 <sup>®</sup> Annual Pt-to-Pt 6.50% Cap 100% Par-Rate							
		S&P 500 <sup>®</sup> Monthly Pt-to-Pt 2.80% Cap 100% Par-Rate							
		Lehman Brothers US Treasury Annual Pt-to-Pt 5.00% Cap 65% Par-Rate							
		<b>Fixed Account 3.25%</b>							
<i>4 options: Asset fees are guar. for the life of the contract. Min. caps are 4% for Nasdaq 100<sup>®</sup> and the S&amp;P 500<sup>®</sup>, *4% for the Aggregate index. Mon. avg. annual reset for Nasdaq and S&amp;P, Pt-to-Pt annual reset for Aggregate bond index. Full contract value at first to die of Annuitant or Owner. *May vary by state</i>									