

American Equity is the Gold Standard for Indexed Annuities



5000 WESTOWN PARKWAY
WEST DES MOINES, IA 50266




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

TRUE Diversified Interest Crediting Methods

Indexed Product PROFILE

www.american-equity.com

800-888-2829

PRODUCT	INTEREST RATES EFFECTIVE 12/1/2007 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/MAXIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
BONUS GOLD INDEX-1-07 Call for State Availability 	Includes a 10% Premium Bonus on all 1st year Premiums for Issue Ages 0-80, 5% Premium Bonus Issue Ages 81-85 <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>60%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>7%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>7%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>6%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>40%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>6%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.1%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td>4.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">3.25%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	60%	N/A	S&P 500 Annual Monthly Average w/Cap	7%	N/A	0%	Dow Annual Monthly Average w/Cap	7%	N/A	0%	Dow Annual Pt to Pt w/Cap	6%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	40%	N/A	S&P 500 Annual Pt to Pt w/Cap	6%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	2.1%*	N/A	0%	Lehman Brothers U.S. Aggregate Annual Pt to Pt	4.5%	N/A	0%	Current Fixed Value Rate	3.25% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 3.00%** Minimum Guaranteed Surrender Value (MGSV): 80% of 1 st year premiums and premium bonus issue ages 0-80 (84% for issue ages 81-85), plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR) ⁴	0-80: 20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% (16 years) 81-85: 9,8,7,6,5,4,3,2,1,0% (9 years)
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S&P 500 Annual Monthly Average w/PR ⁺	N/A	60%	N/A																																											
S&P 500 Annual Monthly Average w/Cap	7%	N/A	0%																																											
Dow Annual Monthly Average w/Cap	7%	N/A	0%																																											
S&P 500 Annual Pt to Pt w/PR ⁺	N/A	40%	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	6%	N/A	0%																																											
Dow Annual Pt to Pt w/Cap	6%	N/A	0%																																											
S&P 500 Monthly Pt to Pt ⁺	2.1%*	N/A	0%																																											
Lehman Brothers U.S. Aggregate Annual Pt to Pt	4.5%	N/A	0%																																											
Current Fixed Value Rate	3.25%**																																													

Riders: The NCR-2 and TIR-1 are available on most of our current deferred annuities. Not available in MA and NCR-2-PA AND TIR-IA available in Pennsylvania. See state specific disclosure for details. PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.

¹Standard & Poor'sSM, "S&P 500"SM, "Standard & Poor's 500"SM and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company.

Indexed annuities are not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing these products.

²"Dow Jones", "Dow Jones Industrial Average"SM and "DJIA"SM are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company.

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PR=Participation Rate Contract = Certificate in NJ *Monthly Cap **MGIR is set at issue, guaranteed for life of Contract. Applies to MSGV only.

¹May vary by issue age and/or state ²Benefit not guaranteed and subject to change.

³For details see Sales Brochure, Form #1094-SB. ⁴Not available in all states.

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

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PRODUCT	INTEREST RATES EFFECTIVE 6/1/2007 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/MAXIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
GUARANTEE PLUS 1 FPDA-5 MVA* Call for State Availability	4.10% Includes 1% Additional Interest on all Premium paid in the first 5 Contract Years. Guaranteed for the first 5 Contract Years	3%	Min: 2,000 Qual 5,000 Non-Qual Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	12,12,11,10,9,8,7, 6,4,2,0% (10 years)	NCR-2 TIR-1
GUARANTEE PLUS 2 FPDA-2 MVA* Call for State Availability	5.00% Includes 2% Additional Interest on all Premium paid in the first 5 Contract Years. Guaranteed for the first 5 Contract Years	3%	Min: 2,000 Qual 5,000 Non-Qual Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	12,12,11,10,9,8,7, 6,4,2,0% (10 years)	NCR-2 TIR-1
SPIA-1 Immediate	Call Marketing for Quotes	N/A	Min: 10,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-90 \$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
FPDA-10 MVA* Call for State Availability	3.40% 2% Premium Bonus on Total 1st Year Premiums (Equals a 5.47% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	Min: 2,000 Qual 5,000 Non-Qual Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	0-85: 14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% (12 years)	NCR-2 TIR-1
FPDA-11 MVA* Call for State Availability	3.40% 6% Premium Bonus on Total 1st Year Premiums (Equals a 9.60% Effective First Year Yield, assuming no withdrawals)	MGIR: Currently 3.0%**	Min: 2,000 Qual 5,000 Non-Qual Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	0-85: 14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-2 TIR-1

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

**MGIR is set at issue, guaranteed for life of contract and is based on 2 month average of the 5 Year Constant Maturity Treasury Rate in October and November of previous year.

¹ May vary by issue age and/or state. ² Benefit not guaranteed and subject to change.

³ Added automatically at no cost for Annuitants under age 75 at issue. Available on most of our deferred annuities and may vary by state. See state specific disclosure for details.

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PRODUCT	INTEREST RATES EFFECTIVE 6/1/2007 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/MAXIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
FPDA-12 Call for State Availability	3.40%	MGIR: Currently 3.0%**	Min: 2,000 Qual 5,000 Non-Qual Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	0-85: 9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-2 TIR-1



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