

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




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 2/2/2009 (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>7.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>7.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>7.0%</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>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">3.35%⁺⁺</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	7.5%	N/A	0%	Dow Annual Monthly Average w/Cap	7.5%	N/A	0%	Dow Annual Pt to Pt w/Cap	7.0%	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	7.0%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	2.8%*	N/A	0%	Lehman Brothers U.S. Aggregate Annual Pt to Pt	4.0%	N/A	0%	Current Fixed Value Rate	3.35%⁺⁺			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-2008) 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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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 ^{**}MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

^{***}Bonus Vesting Schedule applies. May vary by state.

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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