

# 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

# 800-888-2829

PRODUCT <sup>1</sup>	INTEREST RATES EFFECTIVE 2/2/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/MAXIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>																																								
<b>BONUS GOLD</b> <b>INDEX-1-07</b>  Call for State Availability  	Includes a <b>10%</b> Premium Bonus on all 1st year Premiums for Issue Ages 0-80, <b>5%</b> 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&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td><b>60%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>7.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td><b>7.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td><b>40%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td><b>2.8%*</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td><b>4.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.35%<sup>++</sup></b></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR <sup>+</sup>	N/A	<b>60%</b>	N/A	S&P 500 Annual Monthly Average w/Cap	<b>7.5%</b>	N/A	<b>0%</b>	Dow Annual Monthly Average w/Cap	<b>7.5%</b>	N/A	<b>0%</b>	Dow Annual Pt to Pt w/Cap	<b>7.0%</b>	N/A	<b>0%</b>	S&P 500 Annual Pt to Pt w/PR <sup>+</sup>	N/A	<b>40%</b>	N/A	S&P 500 Annual Pt to Pt w/Cap	<b>7.0%</b>	N/A	<b>0%</b>	S&P 500 Monthly Pt to Pt <sup>+</sup>	<b>2.8%*</b>	N/A	<b>0%</b>	Lehman Brothers U.S. Aggregate Annual Pt to Pt	<b>4.0%</b>	N/A	<b>0%</b>	Current Fixed Value Rate	<b>3.35%<sup>++</sup></b>			<b>Minimum Guaranteed Interest Rate (MGIR):</b> Currently 3.00%**  <b>Minimum Guaranteed Surrender Value (MGSV):</b> 80% of 1 <sup>st</sup> 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	<b>Min:</b> 5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup>	<b>0-80:</b> 20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% <b>(16 years)</b>  <b>81-85:</b> 9,8,7,6,5,4,3,2,1,0% <b>(9 years)</b>
	Cap	PR	Asset Fee																																											
S&P 500 Annual Monthly Average w/PR <sup>+</sup>	N/A	<b>60%</b>	N/A																																											
S&P 500 Annual Monthly Average w/Cap	<b>7.5%</b>	N/A	<b>0%</b>																																											
Dow Annual Monthly Average w/Cap	<b>7.5%</b>	N/A	<b>0%</b>																																											
Dow Annual Pt to Pt w/Cap	<b>7.0%</b>	N/A	<b>0%</b>																																											
S&P 500 Annual Pt to Pt w/PR <sup>+</sup>	N/A	<b>40%</b>	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	<b>7.0%</b>	N/A	<b>0%</b>																																											
S&P 500 Monthly Pt to Pt <sup>+</sup>	<b>2.8%*</b>	N/A	<b>0%</b>																																											
Lehman Brothers U.S. Aggregate Annual Pt to Pt	<b>4.0%</b>	N/A	<b>0%</b>																																											
Current Fixed Value Rate	<b>3.35%<sup>++</sup></b>																																													
<b>RETIREMENT GOLD</b> <b>RG-FIA-09</b>  Call for State Availability  	Includes a <b>12%</b> Premium Bonus on all 1st year Premiums <sup>***</sup>  <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td><b>30%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td><b>25%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td><b>2.6%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.10%</b></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	<b>30%</b>	N/A	S&P 500 Annual Monthly Average w/Cap	<b>6.5%</b>	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	<b>25%</b>	N/A	S&P 500 Annual Pt to Pt w/Cap	<b>6.5%</b>	N/A	N/A	S&P 500 Monthly Pt to Pt	<b>2.6%</b>	N/A	N/A	Current Fixed Value Rate	<b>3.10%</b>			<b>MGIR:</b> Currently 2.25%**  <b>MGSV:</b> 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> 5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup>	<b>0-78:</b> 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% <b>(10 years)</b>  <b>79-85:</b> 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% <b>(10 years)</b>  <b>Bonus Vesting</b> <b>0-78:</b> 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% <b>(14 years)</b>  <b>79-85:</b> 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100% <b>(10 years)</b>												
	Cap	PR	Asset Fee																																											
S&P 500 Annual Monthly Average w/PR	N/A	<b>30%</b>	N/A																																											
S&P 500 Annual Monthly Average w/Cap	<b>6.5%</b>	N/A	N/A																																											
S&P 500 Annual Pt to Pt w/PR	N/A	<b>25%</b>	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	<b>6.5%</b>	N/A	N/A																																											
S&P 500 Monthly Pt to Pt	<b>2.6%</b>	N/A	N/A																																											
Current Fixed Value Rate	<b>3.10%</b>																																													
<b>ADVANTAGE GOLD</b> <b>INDEX-6-07</b>  Call for State Availability  	Includes a <b>5%</b> Premium Bonus on all 1st year Premiums <sup>1</sup>  <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td><b>55%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td><b>35%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td><b>2.6%*</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td><b>4.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.15%<sup>++</sup></b></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	<b>55%</b>	N/A	S&P 500 Annual Monthly Average w/Cap	<b>7.0%</b>	N/A	<b>0%</b>	S&P 500 Annual Pt to Pt w/PR	N/A	<b>35%</b>	N/A	S&P 500 Annual Pt to Pt w/Cap	<b>6.5%</b>	N/A	<b>0%</b>	S&P 500 Monthly Pt to Pt <sup>+</sup>	<b>2.6%*</b>	N/A	<b>0%</b>	Lehman Brothers U.S. Aggregate Annual Pt to Pt	<b>4.0%</b>	N/A	<b>0%</b>	Current Fixed Value Rate	<b>3.15%<sup>++</sup></b>			<b>MGIR:</b> Currently 3.00%**  <b>MGSV:</b> 84% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> 25,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup>	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% <b>(10 years)</b>								
	Cap	PR	Asset Fee																																											
S&P 500 Annual Monthly Average w/PR	N/A	<b>55%</b>	N/A																																											
S&P 500 Annual Monthly Average w/Cap	<b>7.0%</b>	N/A	<b>0%</b>																																											
S&P 500 Annual Pt to Pt w/PR	N/A	<b>35%</b>	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	<b>6.5%</b>	N/A	<b>0%</b>																																											
S&P 500 Monthly Pt to Pt <sup>+</sup>	<b>2.6%*</b>	N/A	<b>0%</b>																																											
Lehman Brothers U.S. Aggregate Annual Pt to Pt	<b>4.0%</b>	N/A	<b>0%</b>																																											
Current Fixed Value Rate	<b>3.15%<sup>++</sup></b>																																													

FOR AGENT INFORMATION ONLY. NOT FOR USE FOR SOLICITATION OR ADVERTISING TO THE PUBLIC.