

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 Choices and Flexibility Interest Crediting Methods

Indexed Product PROFILE

800-888-2829

PRODUCT ¹	INTEREST RATES EFFECTIVE 3/2/2009 (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>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>7.0%</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>25%</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	35%	N/A	S&P 500 Annual Monthly Average w/Cap	7.0%	N/A	0%	Dow Annual Monthly Average w/Cap	7.0%	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	25%	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)
	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	7.0%	N/A	0%																																											
Dow Annual Monthly Average w/Cap	7.0%	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	25%	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%⁺⁺																																													
RETIREMENT GOLD RG-FIA-09 Call for State Availability 	Includes a 12% Premium Bonus on all 1st year Premiums for Issue Ages 0-78, 6% Premium Bonus Issue Ages 79-85. ^{***} <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>30%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>6.5%</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>6.5%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>2.6%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">3.10%</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	6.5%	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	6.5%	N/A	N/A	S&P 500 Monthly Pt to Pt	2.6%	N/A	N/A	Current Fixed Value Rate	3.10%			MGIR: Currently 2.25%** MGSV: 87.5% of premiums paid, 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	0-78: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years) 79-85: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 years)												
	Cap	PR	Asset Fee																																											
S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A																																											
S&P 500 Annual Monthly Average w/Cap	6.5%	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	6.5%	N/A	N/A																																											
S&P 500 Monthly Pt to Pt	2.6%	N/A	N/A																																											
Current Fixed Value Rate	3.10%																																													
ADVANTAGE GOLD INDEX-6-07 Call for State Availability 	Includes a 5% Premium Bonus on all 1st year Premiums ¹ <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>30%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>6.5%</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>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>6.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.6%*</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">3.15%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	6.5%	N/A	0%	S&P 500 Annual Pt to Pt w/PR	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	6.5%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	Lehman Brothers U.S. Aggregate Annual Pt to Pt	4.0%	N/A	0%	Current Fixed Value Rate	3.15%⁺⁺			MGIR: Currently 3.00%** 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: 25,000 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	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 years)								
	Cap	PR	Asset Fee																																											
S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A																																											
S&P 500 Annual Monthly Average w/Cap	6.5%	N/A	0%																																											
S&P 500 Annual Pt to Pt w/PR	N/A	25%	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	6.5%	N/A	0%																																											
S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%																																											
Lehman Brothers U.S. Aggregate Annual Pt to Pt	4.0%	N/A	0%																																											
Current Fixed Value Rate	3.15%⁺⁺																																													

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

American Equity is the Gold Standard for Indexed Annuities

PRODUCT ¹	INTEREST RATES EFFECTIVE 3/2/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/MAXIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
INCOME GOLD INDEX-3-07 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>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>7.0%</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>25%</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 style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.35%⁺⁺</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	7.0%	N/A	0%	Dow Annual Monthly Average w/Cap	7.0%	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	25%	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%⁺⁺			MGIR: Currently 3.00%** 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 70-79 \$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	15,14,13,12,11,10,8.5,7,5,5,4,2.5,1,0% (12 years)
	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	7.0%	N/A	0%																																											
Dow Annual Monthly Average w/Cap	7.0%	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	25%	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%⁺⁺																																													
FUTURE GOLD INDEX-4-05 Call for State Availability	<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>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average 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>25%</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 style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.35%⁺⁺</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	7.0%	N/A	0%	S&P 500 Annual Pt to Pt w/PR	N/A	25%	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%⁺⁺			MGIR: Currently 3.00%** MGSV: 87.5% of all Premiums, 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: 12.5,12.5,12.5,11.5,10.5,9.5,8.5,7.5,6.5,5.3,5,2,0% (12 years) 81-85: 9,8,7,6,5,4,3,2,1,0% (9 years)								
	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	7.0%	N/A	0%																																											
S&P 500 Annual Pt to Pt w/PR	N/A	25%	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%⁺⁺																																													
FREEDOM GOLD INDEX-4-07 Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 8 yr Surrender Charge Period </div>	<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>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average 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>25%</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>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 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 style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.35%⁺⁺</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	7.0%	N/A	0%	Dow Annual Monthly Average w/Cap	7.0%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	7.0%	N/A	0%	Dow 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%⁺⁺			MGIR: Currently 3.00%** MGSV: 87.5% of all premiums, 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	9,8,7,6,5,4,3,1.5,0% (8 years)
	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	7.0%	N/A	0%																																											
Dow Annual Monthly Average w/Cap	7.0%	N/A	0%																																											
S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	7.0%	N/A	0%																																											
Dow 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%⁺⁺																																													
INTEGRITY GOLD INDEX-5-07 Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 6 yr Surrender Charge Period </div>	<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>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average 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>25%</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>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 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 style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.35%⁺⁺</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	7.0%	N/A	0%	Dow Annual Monthly Average w/Cap	7.0%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	7.0%	N/A	0%	Dow 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%⁺⁺			MGIR: Currently 3.00%** MGSV: 87.5% of all premiums, 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	8,7,6,4,5,3,1.5,0% (6 years)
	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	7.0%	N/A	0%																																											
Dow Annual Monthly Average w/Cap	7.0%	N/A	0%																																											
S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A																																											
S&P 500 Annual Pt to Pt w/Cap	7.0%	N/A	0%																																											
Dow 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%⁺⁺																																													

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.

¹Standard & Poor'sSM, "S&P 500SM", "Standard & Poor's 500SM" 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.

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

American Equity's Indexed Annuities, based on the Dow Jones Industrial AverageSM, are not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of purchasing this product.

These products are not sponsored, endorsed, sold or promoted by Lehman Brothers and Lehman Brothers makes no representation regarding the advisability of purchasing these products. S&P 500SM Index does not include dividends. DJIASM does not include dividends.

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%.

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



5000 Westown Pkwy.
West Des Moines, IA 50266



Financial Markets, Inc.

800-888-2829

www.fm-inc.com - Marketing@fm-inc.com

Fixed Product PROFILE

PRODUCT ¹	INTEREST RATES EFFECTIVE 3/2/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM/ MAXIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
GUARANTEE 5 SPDA-MYGA MVA*	3.80%*** (3.30% in CA, WA, DE, PA & MN)	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0%**	Min: 10,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	9,8,7,6,5,0% (5 years)	NCR-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-100 TIR-100
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-100 TIR-100
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-100 TIR-100
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)	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: 14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-100 TIR-100

*Market Value Adjustment (MVA) applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period. No MVA in CA, WA, DE, PA & MN **MGIR is set at issue, guaranteed for life of contract.

***Crediting Rates may vary by state and are subject to change with little advance notice. Please call Marketing for Current Rates. No look backs on rate changes. NO EXCEPTIONS!

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 and approval chart for availability.

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

PRODUCT	INTEREST RATES EFFECTIVE 3/2/2009 (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%	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: 9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-100 TIR-100
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