

American Equity is the Gold Standard for Indexed Annuities






P.O. BOX 71216
DES MOINES, IA 50325

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 11/4/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM 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 <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>6.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>6.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt 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>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</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	35%	N/A	S&P 500 Annual Monthly Average w/Cap	6.5%	N/A	0%	Dow Annual Monthly Average w/Cap	6.5%	N/A	0%	Dow Annual Pt to Pt 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%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate	3.10% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 3.00%** Minimum Guaranteed Surrender Value (MGSV): 80% of 1 st year premiums and premium bonus, 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 70-74 \$750,000 75-80 \$500,000	0-80 Qual & 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) ³	20,19.5,19,18.5,18,17.5,17,16, 15,14,12,10,8,6,4,2,0% (16 years)
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10/10 GOLD (INDEX-6-05-0R) <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 10% Death Benefit (DBBR) Persistency Bonus Rider (PER-BR-1)³ </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</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt</td> <td>N/A</td> <td>25%</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>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.10%</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average	N/A	35%	N/A	S&P 500 Annual Pt to Pt	N/A	25%	N/A	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	N/A	Current Fixed Value Rate	3.10%			MGIR: Currently 3%*** MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ²	10,9,8,7,6,5,4,3,2,1,0% (10 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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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.

³Not available in all states.

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



Financial Markets, Inc.

800-888-2829

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P.O. BOX 71216
DES MOINES, IA 50325





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800-888-2829

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Fixed Product PROFILE

PRODUCT ¹	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
PREMIER EAGLE 10 FPDA-7-08  Call for State Availability	3.10%*** 10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule. 5% Bonus issue ages 76-80. For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.0% ^{**}	<i>Min:</i> 2,000- Qual. 5,000- Non-Qual. <i>Max:</i> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	0-75:⁴ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years) 76-80:⁴ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)	NCR-2 F-LIBR-09
PREMIER EAGLE 12 FRG-2-09  Call for State Availability	2.90%*** 10% Bonus on all first year premiums for Issue ages 0-78. ⁺ Bonus Vesting⁺ 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0% ^{**}	<i>Min:</i> 2,000- Qual. 5,000- Non-Qual. <i>Max:</i> 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)	NCR-100 TIR-100 F-LIBR-09
Guarantee Series SPDA-MYGA MVA[*] Call for State Availability	Guarantee 5 3.65%*** (3.15% in CA, DE, MN, PA & WA) Guarantee 7 3.75%*** (3.25% in CA, DE, PA & MN) Rates effective 10/28/2009. Rates are subject to change with little advance notice.	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0% ^{**}	<i>Min:</i> 10,000 <i>Max:</i> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3

PRODUCT	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ²
FPDA-10 MVA- Call for State Availability	3.15% *** 2% Premium Bonus on Total 1st Year Premiums (Equals a 5.21% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	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	3.15% *** 6% Premium Bonus on Total 1st Year Premiums (Equals a 9.34% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-100 TIR-100
FPDA-12 Call for State Availability	3.15% ***	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	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	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$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

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

** 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 See state specific disclosure for details and approval chart for availability. ⁴ Each premium received will have its own surrender charge schedule.

⁵ Bonus vesting schedule applies. May vary by state.



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