

# 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 <sup>1</sup>	INTEREST RATES EFFECTIVE 11/4/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM 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 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&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&amp;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&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>6.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></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%<sup>++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR <sup>+</sup>	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 <sup>+</sup>	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 <sup>+</sup>	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate	3.10% <sup>++</sup>			<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, 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 70-74 \$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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2008) <sup>3</sup>	20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% <b>(16 years)</b>
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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.

<sup>1</sup>May vary by issue age and/or state <sup>2</sup>Benefit not guaranteed and subject to change. <sup>3</sup>Not available in all states.

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

<sup>+++</sup>Fixed Value Minimum Guaranteed Interest Rate is 1.25%



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# Fixed Product PROFILE

PRODUCT <sup>1</sup>	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>	RIDERS <sup>3</sup>
<b>PREMIER EAGLE 10</b> <b>FPDA-7-08</b>  Call for State Availability	<b>3.10%***</b> 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% <sup>**</sup>	<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. <sup>2</sup>	<b>0-75:<sup>4</sup></b> 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% <b>(15 years)</b>  <b>76-80:<sup>4</sup></b> 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% <b>(10 years)</b>	NCR-2 F-LIBR-09
<b>PREMIER EAGLE 12</b> <b>FRG-2-09</b>  Call for State Availability	<b>2.90%***</b> 10% Bonus on all first year premiums for Issue ages 0-78. <sup>+</sup>  <b>Bonus Vesting<sup>+</sup></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>	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0% <sup>**</sup>	<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. <sup>2</sup>	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% <b>(10 years)</b>	NCR-100 TIR-100 F-LIBR-09
<b>Guarantee Series</b> <b>SPDA-MYGA MVA<sup>*</sup></b> Call for State Availability	<b>Guarantee 5</b> <b>3.65%***</b> (3.15% in CA, DE, MN, PA & WA)  <b>Guarantee 7</b> <b>3.75%***</b> (3.25% in CA, DE, PA & MN) Rates effective 10/28/2009.  <b>Rates are subject to change with little advance notice.</b>	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0% <sup>**</sup>	<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	<b>Guarantee 5</b> 9, 8, 7, 6, 5, 0% <b>(5 years)</b>  <b>Guarantee 7</b> 9, 8, 7, 6, 5, 4, 3, 0% <b>(7 years)</b>	NCR-3

PRODUCT	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>	RIDERS <sup>2</sup>
<b>FPDA-10</b> <b>MVA-</b>  Call for State Availability	<b>3.15% ***</b> 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. <sup>2</sup>	14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% <b>(12 years)</b>	NCR-100 TIR-100
<b>FPDA-11</b> <b>MVA-</b>  Call for State Availability	<b>3.15% ***</b> 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. <sup>2</sup>	14,14,13,12,11,10,9, 8,7,6,4,2,0% <b>(12 years)</b>	NCR-100 TIR-100
<b>FPDA-12</b>  Call for State Availability	<b>3.15% ***</b>	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. <sup>2</sup>	9,8,7,6,5,4,3,2,1,0% <b>(9 years)</b>	NCR-100 TIR-100
<b>SPIA-1</b> <b>Immediate</b>	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!

<sup>1</sup> May vary by issue age and/or state.

<sup>2</sup> Benefit not guaranteed and subject to change.

<sup>3</sup> See state specific disclosure for details and approval chart for availability. <sup>4</sup> Each premium received will have its own surrender charge schedule.

<sup>5</sup> Bonus vesting schedule applies. May vary by state.



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