



Marketing Memo

DATE: April 21, 2010
TO: All American Equity NMO's and Agents
FROM: Jamie Moher, Senior Vice President – New Business
James Jones, Vice President – Marketing Services
RE: Cross Border Sales & Form 4274 – Point of Sale Certification

Please see the above referenced form, copy attached. **Effective May 1, 2010, this form will be required any time an application is taken on a person that is not a resident of the state where the application was completed.** This form will allow both of us to document the solicitation, sale and delivery of a non-resident application. **Please begin using this form immediately – contracts WILL NOT be issued without this form.**

In conjunction with this announcement, we have some news to share with you. Effective May 1, 2010, sales to New York residents will be allowed. Form 4274 must be used in conjunction with these sales.

PLEASE NOTE: as stated on Form 4274, the annuity or life contract **MUST** be delivered in the state where the application was signed and product was solicited. For **cross border sales to New York, Washington and Oregon residents, commissions will not be paid until a completed Delivery Receipt is received in our office.**

REMINDER: Cross border sales **ARE NOT** allowed to **Minnesota, Massachusetts and Utah** residents and our position on those states remains unchanged. Applications received for residents of those states signed outside of those states will be returned to the agent.

Thank you for your business!



Financial Markets, Inc.

800-888-2829

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

For More Information, Call Marketing
888-647-1371



PO Box 71216, Des Moines, IA 50325
www.american-equity.com

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P.O. Box 71216
Des Moines, IA 50325
888-221-1234
Fax 515-221-9947
www.american-equity.com

Point of Sale Certification

In order for us to document the point of sale and delivery of a non-resident application for one of our products, we require completion of this administrative form when an owner applies for one of our annuity or life insurance contracts in a state that is not his/her resident state.

This form is not an application form and does not become part of the contract.

Name of owner: _____

Insurance/annuity plan: _____

Amount of purchase: _____

Application date: _____

State of residence: _____

State where application signed: _____

The annuity or life insurance contract must be delivered in the state where the application was signed to complete the sale.

SIGNATURE

By signing below we attest and certify that the above information is true and complete, that the solicitation and sale occurred solely within the state identified on the application, that this contract will be governed by the Insurance Department of the state identified on the application, and that this contract will be delivered in the state identified on the application.

Signature of owner: _____ Date: _____

Signature of agent: _____ Date: _____