



Marketing Memo

DATE: June 30, 2010
TO: All American Equity NMO's and Appointed Agents
FROM: James Jones, Vice President – Marketing Services
RE: Inherited IRA's and LIBR/FLIBR

Effective immediately – American Equity will no longer issue Inherited IRA's with the LIBR or FLIBR rider attached.

An Inherited IRA is a tax efficient way for IRA beneficiaries to avoid potentially hefty lump sum taxes on IRA death claim proceeds. IRA Beneficiaries are allowed to “stretch” death distributions and the associated taxes over their single life expectancy reduced by 1 each year and eventually to zero.

Inherited IRA's are not designed to provide a lifetime income to the beneficiary. Beneficiaries of Inherited IRA's are required to take distributions as outlined under the IRS rules for Inherited IRA's. Lifetime income is not an option under those rules.

Thank you for your business!

For More Information, Call Marketing
888-647-1371



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Inherited IRA/LIBR

6/30/10



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