

DATE: March 18, 2009
TO: All American Equity NMO's and Agents
FROM: Ron Grensteiner, President
RE: New York Cross Border Sales

IMPORTANT INFORMATION...PLEASE READ CAREFULLY

American Equity Investment Life Insurance Company is not licensed to do business in the State of New York.

Effective immediately, sales to New York residents of American Equity Investment Life Insurance Company products are not allowed. All applications received for a New York resident will be declined and returned to the agent regardless of the state where the application was signed. This includes the Retirement Gold, Bonus Gold, Advantage Gold and Integrity Gold products, among others. **This also applies to New York residents who have residences in other states (for example, a New York resident who has a winter home in Florida).**

PLEASE NOTE: New York residents are permitted to purchase products from our subsidiary company, American Equity Investment Life Insurance Company of New York, from agents that are licensed with American Equity of New York. Please see our New York website or contact Marketing Services for details of available products and licensing information.



Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com



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