

DATE: August 25, 2010
TO: All American Equity NMO's and Appointed Agents
FROM: James Jones, Vice President - Marketing Services
**RE: NEW LIFETIME INCOME BENEFIT RIDER (LIBR-2010)* W/
3% GUARANTEED INCREASING INCOME OPTION****

American Equity is excited to announce our new LIBR-2010 featuring a GUARANTEED INCREASING INCOME OPTION available on applications dated September 1, 2010, and later! The new LIBR-2010 offers many of the same features as our previous income riders in addition to the new increasing income option:

1. Your client still has the choice of the 5% or 8% annual growth guarantee. The 5% option is available at all issue ages for NO FEE. The 8% option is available for issue ages 50 and above. **The fee will be increased for the 8% option from 45 bps to 60 bps annually.**
2. FEES MATTER! Our new LIBR-2010 still calculates and deducts the fee for the 8% option on the Contract Value and not the Income Account Value like some income riders on the market today! When comparing Lifetime Income Benefit Riders, it is important to understand how fees are calculated.
3. Speaking of CHOICES - your client doesn't have to choose between the Level and Increasing Payout Option at the point of sale! The decision to choose a Payout Option is done at the time income is elected.

Here's how it works: at the time income is elected, the client can choose between a LEVEL or INCREASING payout. If the LEVEL payment option is chosen, just like the previous version, the payment is guaranteed for the rest of the clients life, assuming no excess withdrawals are taken. Under the new INCREASING payment option, payments are GUARANTEED TO INCREASE 3% every year for as long as they live!**

We believe that American Equity is the best choice for income! The best LEVEL and now the BEST GUARANTEED 3% ANNUAL INCREASING payout options in the industry.



Financial Markets, Inc.

800-888-2829

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PLEASE NOTE: the new LIBR-2010 disclosure (Form #1127) will be required prior to issue to get the new LIBR-2010. NO EXCEPTIONS!! Also, contracts may not be sent in for a free-look cancel and then reissued with the new rider.

Thank you for your business! Please visit our website at www.american-equity.com or call our Marketing Department at 888-647-1371 for more information or to order supplies.

*Form number and availability vary by state. **Your LIB payment amount will increase by the Increasing Payment Percentage until or unless Your Contract Value decreases to zero, at which point LIB payment will remain level."

[Click Here for the Sales Brochure](#)

www.american-equity.com
24/7 Download Forms, Check Contract Status or Commission Statements



AMERICAN
EQUITY INVESTMENT LIFE
INSURANCE COMPANY
West Des Moines, IA 50266

Call us at **888-647-1371**
8:00AM-5:30PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

We're the One!
People Service Future



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LIBR-2010 8/25/2010

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