

DATE: May 18, 2009
TO: All American Equity NMO's and Agents
FROM: James Jones, Vice President, Marketing Services
RE: Product Portfolio

IMPORTANT INFORMATION...PLEASE READ CAREFULLY

From time to time it is necessary for us to review our product portfolio and sales volume on each of our offered products. Other than product additions, minor product enhancements, and cap, participation rate and interest rate changes, it has been several years since we have made any significant changes to our portfolio.

With those points in mind, we are taking this opportunity to streamline our product portfolio. Several products in our portfolio currently produce little, if any, sales volume. The costs to administer these plans, update sales materials, etc, has become inefficient.

Effective JUNE 1, 2009, new sales of the following products are being suspended:

FUTURE GOLD (INDEX-28/INDEX-4-05)	GUARANTEE PLUS 1 (FPDA-5)
GUARANTEE PLUS 2 (FPDA-2)	SPDA-2-WA
FPDA-3	SUPER 7
SPDA-2003-UT	

Original applications for these products, including Direct Transfers and 1035 Exchanges, will be accepted up to the close of business on **FRIDAY, MAY 29, 2009 (no faxes please)**. All other products in American Equity's competitive portfolio of Indexed and Fixed Annuities remain available for sale.

ALSO PLEASE NOTE: For Premier 10 (FPDA-7-08) only, effective June 1, 2009, NCR-2 will be substituted for the NCR-100 and the TIR-100 will no longer be available.

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 STANDARD AFFILIATION

Product Portfolio Change 05/18/2009

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