



MARKETING MEMO

Date: October 23, 2009
To: American Equity NMO's and Agents
From: James Jones, Vice President – Marketing Services
Re: Rate Change Effective November 4th

Hurry! Time is limited!

The following Cap and Interest Rate adjustments are being made effective November 4th, 2009.

To receive current rates, original index product applications must be received in our office by 4:30pm CT on Monday, November 2, 2009. Transfer funds must be received in our office by 4:45pm CT on Monday, November 30, 2009. **NO EXCEPTIONS!**

The following Cap and Interest Rate adjustments are being made effective November 4th		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	7.00%	6.50%
	Annual Monthly Average w/ Cap	7.00%	6.50%
	Monthly Pt to Pt w/Cap	2.80%	2.60%
	Fixed Value	3.35%	3.10%

The above stated rates will be affecting the following products:
Bonus Gold (INDEX-1-05, 1-07, & 7-05-OK), **Income Gold** (INDEX-3-07), **Bonus 5** (Index-3-07-WA), **Integrity Gold** (INDEX-5-07) & **10/10 Gold/Millennium Platinum** (INDEX-6-05). Form numbers may vary by state. Please refer to the Product Profile (Form #1031) for specific crediting options available on the different products & State Approval Chart (Form #1025) for product availability.

Advantage Gold (Index-6-07)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.50%	6.00%
	Annual Monthly Average w/ Cap	6.50%	6.00%
	Monthly Pt to Pt w/Cap	2.60%	2.40%
	Fixed Value	3.15%	3.00%
Retirement Gold (Index-2-09 and RG-FIA-09)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.50%	6.00%
	Annual Monthly Average w/ Cap	6.50%	6.00%
	Monthly Pt to Pt w/Cap	2.60%	2.40%
	Fixed Value	3.10%	2.90%

The following Fixed Interest Rate changes are being made effective November 4th, 2009.

To receive our current rates, original Fixed Interest product applications must be received in our office by 4:30pm CT on Tuesday, November 3, 2009. Transfer funds must be received in our office by 4:45pm CT on Tuesday, December 1, 2009. NO EXCEPTIONS!

PRODUCT	OLD BASE RATE	NEW BASE RATE
FPDA-10, FPDA-11 & FPDA-12	3.40%	3.15%
Premier Eagle 10 (FPDA-7-08)	3.35%	3.10%
Premier Eagle 12 (FRG-2-09)	3.10%	2.90%
FPDA-1 (OR only)	3.50%	3.25%

For More Information, Call Marketing
888-647-1371



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Rate Change



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