

DATE: July 2, 2010
TO: American Equity NMO's and Agents
FROM: James Jones, Vice President - Marketing Services
RE: Rate Change Effective July 20th!

Hurry! Rate Change!

The following Cap and Interest Rate adjustments are being made effective July 20th, 2010.

To receive current rates, original applications must be received in our office by 4:45pm CT on Monday, July 19th, 2010. Transfer funds must be received in our office by 4:45pm CT on Monday, August 16th, 2010. **NO EXCEPTIONS!**

The following Cap and Interest Rate adjustments are being made effective July 20, 2010.		<u>CURRENT RATES</u>	<u>NEW RATES</u>
INTEREST	Annual Pt to Pt w/ Cap	6.50%	5.75%
CREDITING	Annual Monthly Average w/ Cap	6.50%	5.75%
METHODS	Fixed Value	3.10%	2.70%
The above stated rates will be affecting the following products: Bonus Gold (INDEX-1-07), Income Gold (INDEX-3-07), Bonus 5 (Index-3-07-WA), and Integrity Gold (INDEX-5-07). 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 & Benefit Gold (Index-6-07 & ICC10 IDX-110)		<u>CURRENT RATES</u>	<u>NEW RATES</u>
INTEREST	Annual Pt to Pt w/ Cap	6.00%	5.25%
CREDITING	Annual Monthly Average w/ Cap	6.00%	5.25%
METHODS	Fixed Value	3.00%	2.60%
Retirement Gold (Index-2-09 and RG-FIA-09)		<u>CURRENT RATES</u>	<u>NEW RATES</u>
INTEREST	Annual Pt to Pt w/ Cap	6.00%	5.25%
CREDITING	Annual Monthly Average w/ Cap	6.00%	5.25%
METHODS	Fixed Value	2.90%	2.50%
Bonus Gold (DE and OK Only) & 10/10 Gold/Millennium Platinum (INDEX-1-05, INDEX-7-05-OK, and INDEX-6-05)		<u>CURRENT RATES</u>	<u>NEW RATES</u>
INTEREST	Annual Pt to Pt w/ Cap	6.50%	5.75%
CREDITING	Annual Monthly Average w/ Cap	6.50%	5.75%
METHODS	Fixed Value	3.10%	3.00%

The following Fixed Interest Rate changes are being made effective July 20th, 2010.

Product	OLD BASE RATE	NEW BASE RATE
FPDA-10, FPDA-11 & FPDA-12	3.15%	3.00%
Premier Eagle 10 (FPDA-7-08)	3.10%	2.70%
Premier Eagle 12 (FRG-2-09)	2.90%	2.50%
FPDA-1 (OR only)	3.25%	3.00%

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24/7 Download Forms, Check Contract Status or Commission Statements



Call us at **888-647-1371**

8:00AM-5:30PM CT Monday-Thursday 8:00AM-1:00PM CT Friday



Rate Change 7/02/2010

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