



MARKETING MEMO

DATE: May 7, 2009
TO: All American Equity NMO's & Agents
RE: Suitability Acknowledgement Form Update

IMPORTANT INFORMATION...PLEASE READ CAREFULLY

American Equity currently offers a Suitability Acknowledgement form to help you collect and analyze pertinent client information. In accordance with our recently implemented suitability guidelines, we are introducing a new, updated Suitability Acknowledgement form. This updated form will no longer give the client the option to opt out of suitability analysis.

Effective Immediately, please begin using Suitability Acknowledgement form (**Form #4106-5.4.09**). Please destroy previous versions. **Effective June 1, 2009**, previous versions of Form #4106 will no longer be accepted.

Please call Marketing at 888-647-1371 or visit our website at www.american-equity.com for more details or to order supplies.



Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com

For More Information, Call Marketing
888-647-1371



5000 Westown Pkwy, West Des Moines, IA 50266
www.american-equity.com

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P.O. Box 71216
 Des Moines, IA 50325
 888-221-1234
 Fax 515-221-9947
 www.american-equity.com

SUITABILITY ACKNOWLEDGEMENT

THE COMPLETION OF THIS SUITABILITY ACKNOWLEDGMENT FORM IS MANDATORY.

This form will assist you and your agent to determine if the American Equity annuity being applied for meets your particular financial situation.

Personal Information

Owner/Applicant Full Name	Joint Owner/Applicant Full Name
Owner/Applicant Occupation (If retired list former occupation)	Joint Owner/Applicant Occupation

Financial Information

- Net Worth, excluding home(s) and automobile(s): _____
- Approximate Household Annual Income
 - \$0 to \$19,999 \$20,000 to \$39,999 \$40,000 to \$59,999
 - \$60,000 to \$79,999 \$80,000 to \$100,000 Over \$100,000
- Estimated combined State and Federal Tax Bracket: _____ %
- Sources of income: (Check all that apply)
 - Current Wages Investment Income Pension Plan Social Security
 - 72(t)(q) distribution Required Minimum Distribution Other _____
 - Does your monthly income exceed your monthly living expenses? Yes No
 If no, explain how you cover your monthly living expenses: _____
 - Do you anticipate a change in your future income during the surrender charge period?
 Yes No
 If yes, please explain: _____
 - Do you anticipate a change in your future expenses during the surrender charge period?
 Yes No
 If yes, please explain: _____
- Financial Objectives (Check all that apply)
 - Preservation of Principal Diversity of Interest Crediting Strategies
 - Income Tax Deferral Increase Return on Assets
 - Probate Avoidance Increase Current Income
 - Minimum Guaranteed Interest Rate Provide Lifetime Income
 - Death Benefit Options Lifetime Income Benefit Rider
- Liquidity
 - Do you have sufficient liquid assets in addition to the money you are using to purchase the American Equity annuity for unforeseen events and emergencies?
 Yes No **Initial** _____
 - If you indicated yes on 6(a) please provide the approximate amount of liquid assets you have \$ _____ (checking, money market, short-term CDs, stocks, bonds, other assets you may be able to convert to cash if necessary)
 - Did your agent discuss the ways to access your money in this annuity? Yes No
 - Do you anticipate needing more than your 10% annual penalty free withdrawal amount during the term of the contract? Yes No
 If yes, please explain: _____
 - Did the agent explain that withdrawals taken in excess of the penalty free withdrawal amount during the contract period will incur a penalty? Yes No

f. How do you plan to access the money in the annuity contract?

- Penalty-free Withdrawal
- 72(t)(q)
- Income Rider
- Required Minimum Distribution
- Annuitization
- No Plans to Access

7. Please indicate if you currently own or have ever owned any of the following:

- Stocks/Bonds/Mutual Funds
- Variable Annuities
- Certificate of Deposits
- Fixed Annuities
- Index Annuities
- Real Estate

a. Do you currently own any other annuities in deferral? If yes, please give the amount: \$_____.

8. Source of funds to purchase this annuity: (Check all that apply)

- Reverse Mortgage/Home Equity/Refinance
- Checking
- Stocks/Bonds/Mutual Funds
- Savings
- Life Insurance
- CD's
- Variable Annuity
- Indexed Annuity
- Fixed Annuity

9. Are you using funds from an existing life insurance policy or annuity contract to purchase this annuity contract?

Yes No

a. If "yes" how long has the policy or contract been in force? _____

10. If you answered "yes" to question 9 above, is there a surrender charge assessed with the liquidation of the existing life insurance policy or contract? Yes No

a. If "yes", what is the percentage? _____%

b. Is this penalty free? Yes No

Please attach a current annual statement or current values printout.

11. Does the owner reside in a nursing home or assisted living facility?

Yes No

12. Please share any additional information you considered in your decision to purchase this annuity contract: _____

Owner's Statement

American Equity and my agent may rely on the information I have provided herein and it is true and accurate to the best of my knowledge. By signing below, I acknowledge that the fixed annuity recommended meets my long-term financial objectives. I acknowledge my agent has fully explained the surrender charges and surrender charge period and I have reviewed the applicable disclosure statement with my agent in determining this fixed annuity product is suitable for my financial situation. I further acknowledge that neither American Equity nor its agents offer legal or tax advice and that I have been advised to consult with my own legal and tax advisor.

Owner/Applicant's Signature

Date

Joint Owner/Applicant's Signature

Date

Agent's Statement

- I have provided the Owner/Applicant a copy of the Product Disclosure for the product applied for and NAIC's Buyers Guide. Also, I have not made any representations or promises about the future value of this contract that differ from the company provided materials.
- I have reviewed the client's financial information and acknowledge the recommended product meets the client's financial needs and objectives based on the information the client has provided.
- I have reviewed government issued photo identification for the Owner and Annuitant and confirmed the personal identification information provided by the client.

Agent's Signature

Date

YOU CAN NOT DECLINE TO PROVIDE REPLACEMENT INFORMATION. IF THIS ANNUITY PURCHASE INVOLVES DISCONTINUING, MAKING A PARTIAL WITHDRAWAL, REMOVING MONEY, OR CHANGING AN EXISTING POLICY OR CONTRACT, A REPLACEMENT IS OCCURRING.