

American Equity is the Gold Standard for Index Annuities



P.O. BOX 71216
DES MOINES, IA 50325




TRUE Liquidity 10% of Contract Value available annually after 1st year
TRUE Asset Preservation with NO Surrender Charge at Death

TRUE Choices and Flexibility Interest Crediting Methods



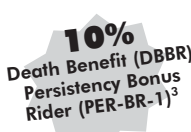
Indexed Product PROFILE

OFFICE HOURS: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT
www.american-equity.com

888-221-1234

PRODUCT ¹	INTEREST RATES EFFECTIVE 10/8/2011 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
BONUS GOLD INDEX-1-07 Call for State Availability 	Includes a 10% Premium Bonus on all 1st year Premiums <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR⁺</td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>1.80%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">1.75%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	20%	N/A	S&P 500 Annual Monthly Average w/Cap	3.25%	N/A	0%	Dow Annual Monthly Average w/Cap	3.25%	N/A	0%	Dow Annual Pt to Pt w/Cap	3.25%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	20%	N/A	S&P 500 Annual Pt to Pt w/Cap	3.25%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	1.80%*	N/A	0%	10-Year U.S. Treasury Bond	3.25%	N/A	0%	Current Fixed Value Rate	1.75% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ⁴ Minimum Guaranteed Surrender Value (MGSV): 80% of 1 st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2010) ³	20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% (16 years)
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BENEFIT GOLD (IC10 IDX-110) Only available in AK, MN, PA, UT and WA 	Includes a 5% Premium Bonus on Initial Single Premium. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">1.60%⁺⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	10-Year U.S. Treasury Bond	3.00%	N/A	N/A	Current Fixed Value Rate		1.60% ⁺⁺⁺		MGIR: Currently 1.50% ⁴ MGSV: 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2010) ³	13.25,12,10.75,9.25,8,6.75,5.5,4,2.5,1,0% (10 years)																
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Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability.

PR=Participation Rate Contract = Certificate in NJ
 * Monthly Cap
 ** Bonus Vesting Schedule applies. May vary by state.

PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.

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S&P 500SM Index does not include dividends. DJIASM does not include dividends.

¹May vary by issue age and/or state. ²Benefit not guaranteed and subject to change. ³Form number varies by state.

5% option available for all issue ages. 7% option available for issue ages 50 and above.

⁴MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

+ Provided by MA-PR, APT-PR and/or MPT Riders. ++Fixed Value Minimum Guaranteed Interest Rate is 1%. Rate varies in DE & OK.

+++Fixed Value Minimum Guaranteed Interest Rate is 1.25%