

American Equity is the Gold Standard for Index Annuities



P.O. BOX 71216
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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



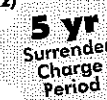
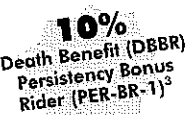
Indexed Product PROFILE

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

888-221-1234

PRODUCT'	INTEREST RATES EFFECTIVE 10/8/2011 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE'	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE'																																								
BONUS GOLD INDEX-1-07 Call for State Availability 10% Premium Bonus	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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RETIREMENT GOLD INDEX-2-09 Call for State Availability 8%** Premium Bonus	Includes a 8% 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>15%</td> <td>N/A</td> </tr> <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/PR</td> <td>N/A</td> <td>15%</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>Current Fixed Value Rate</td> <td colspan="3">1.60%⁺⁺</td> </tr> </tbody> </table> <p>For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78. For DE, OR and AK (Form# RG-FIA-09)¹: 6% Premium Bonus on 1st year Premiums for Issue Ages 0-78 For TX: 8% Premium Bonus on 1st Year premiums for Issue Ages 0-55. Bonus Vesting^{***} 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)</p>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	15%	N/A	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	15%	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%	Current Fixed Value Rate	1.60% ⁺⁺			MGIR: Currently 1.50% ⁴ MGSV: 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 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	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)												
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BENEFIT GOLD (ICC10-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, 7.5, 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.

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

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S&P 500[®] Index does not include dividends. DJIA[™] does not include dividends.

PR = Participation Rate Contract = Certificate in NJ

* Monthly Cap

** Bonus Vesting Schedule applies. May vary by state.

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%.

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





P.O. BOX 71216
DES MOINES, IA 50325

Fixed 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	RIDERS ¹
PREMIER EAGLE 10 FPDA-7-08  Call for State Availability	2.00% 10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule. 5% Bonus issue ages 76-80. For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.00%	Min: 2,000- Qual. 5,000- Non-Qual. Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	0-75: ³ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years) 76-80: ⁴ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)	NCR-2 F-LIBR-09
PREMIER EAGLE 12 FRG-2-09  Call for State Availability	1.60% 8% Bonus on all first year premiums for Issue ages 0-78. ⁺ Bonus Vesting⁺ 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0%	Min: 2,000- Qual. 5,000- Non-Qual. Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)	NCR-100 TIR-100 F-LIBR-09
Guarantee Series SPDA-MYGA MVA [*] Call for State Availability	Guarantee 5 2.90% (2.40% in CA, DE, MN, PA & WA) Guarantee 7 3.00% (2.50% in CA, DE, PA & MN) Rates effective 8/2/2011.	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0%**	Min: 10,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3

PLEASE NOTE: CREDITING RATES MAY VARY BY STATE AND ARE SUBJECT TO CHANGE WITH LITTLE ADVANCE NOTICE. NO LOOKBACKS ON RATE CHANGES. NO EXCEPTIONS! PLEASE CALL MARKETING FOR CURRENT RATES.

PRODUCT	INTEREST RATES EFFECTIVE 10/3/2011 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ²	RIDERS ³
FPDA-10 MVA- Call for State Availability	2.25% 2% Premium Bonus on Total 1st Year Premiums (Equals a 4.29% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 2.25%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 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. ²	14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% (12 years)	NCR-100 TIR-100
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual 0-90 Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A	N/A

* Market Value Adjustment (MVA) applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period.

**MGIR is set at issue, guaranteed for life of contract.

¹May vary by issue age and/or state. See state specific disclosure for details and approval chart for availability.

²Benefit not guaranteed and subject to change.

³Each premium received will have its own surrender charge schedule.

⁴Bonus vesting schedule applies. May vary by state.

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