

# 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 <sup>1</sup>	INTEREST RATES EFFECTIVE 10/8/2011 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>																																								
<b>BONUS GOLD</b> <b>INDEX-1-07</b>  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&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&amp;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&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></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%<sup>++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR <sup>+</sup>	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 <sup>+</sup>	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 <sup>+</sup>	1.80%*	N/A	0%	10-Year U.S. Treasury Bond	3.25%	N/A	0%	Current Fixed Value Rate	1.75% <sup>++</sup>			<b>Minimum Guaranteed Interest Rate (MGIR):</b> Currently 1.50% <sup>4</sup>  <b>Minimum Guaranteed Surrender Value (MGSV):</b> 80% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% <b>(16 years)</b>
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<b>RETIREMENT GOLD</b> <b>INDEX-2-09</b>  Call for State Availability  	Includes a 8% Premium Bonus on all 1st year Premiums. <sup>***</sup>  <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&amp;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&amp;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%<sup>++</sup></td> </tr> </tbody> </table> <p>For IN: 8% Premium Bonus on 1<sup>st</sup> year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78. For DE, OR and AK (Form# RG-FIA-09)<sup>1</sup>: 6% Premium Bonus on 1<sup>st</sup> year Premiums for Issue Ages 0-78 <b>For TX:</b> 8% Premium Bonus on 1st Year premiums for Issue Ages 0-55. <b>Bonus Vesting<sup>***</sup></b> 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% <b>(14 years)</b></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% <sup>++</sup>			<b>MGIR:</b> Currently 1.50% <sup>4</sup>  <b>MGSV:</b> 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% <b>(10 years)</b>												
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<b>ADVANTAGE GOLD</b> <b>INDEX-6-07</b>  Call for State Availability  	Includes a 5% Premium Bonus on all 1st year Premiums <sup>1</sup>  <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&amp;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&amp;P 500 Monthly Pt to Pt<sup>+</sup></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>Current Fixed Value Rate</td> <td colspan="3">1.65%<sup>++</sup></td> </tr> </tbody> </table>		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 <sup>+</sup>	1.60%*	N/A	0%	10-Year U.S. Treasury Bond	3.00%	N/A	N/A	Current Fixed Value Rate	1.65% <sup>++</sup>			<b>MGIR:</b> Currently 1.50% <sup>4</sup>  <b>MGSV:</b> 84% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% <b>(10 years)</b>								
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<b>BENEFIT GOLD</b> (ICC10 IDX-110)  Only available in AK, MN, PA, UT and WA  <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 0 auto;"> <b>5% Premium Bonus</b> </div>	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&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;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&amp;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%<sup>+++</sup></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% <sup>+++</sup>		<b>MGIR:</b> Currently 1.50% <sup>4</sup>  <b>MGSV:</b> 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	13.25, 12, 10.75, 9.25, 8, 6.75, 5.5, 4, 2.5, 1, 0%  <b>(10 years)</b>																
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<b>INTEGRITY GOLD</b> INDEX-5-07  Call for State Availability  <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 0 auto;"> <b>6 yr Surrender Charge Period</b> </div>	<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&amp;P 500 Annual Monthly Average w/PR+</td> <td>N/A</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR+</td> <td>N/A</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt+</td> <td>1.00%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">1.00%<sup>++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR+	N/A	10%	N/A	S&P 500 Annual Monthly Average w/Cap	1.00%	N/A	0%	Dow Annual Monthly Average w/Cap	1.00%	N/A	0%	S&P 500 Annual Pt to Pt w/PR+	N/A	10%	N/A	S&P 500 Annual Pt to Pt w/Cap	1.00%	N/A	0%	Dow Annual Pt to Pt w/Cap	1.00%	N/A	0%	S&P 500 Monthly Pt to Pt+	1.00%*	N/A	0%	10-Year U.S. Treasury Bond	1.00%	N/A	0%	Current Fixed Value Rate		1.00% <sup>++</sup>		<b>MGIR:</b> Currently 1.50% <sup>4</sup>  <b>MGSV:</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>  Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	8,7,6,4,5,3,1.5,0%  <b>(6 years)</b>
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<b>10/10 GOLD</b> (INDEX-6-05)  <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 0 auto;"> <b>10% Death Benefit (DBBR) Persistency Bonus Rider (PER-BR-1)<sup>3</sup></b> </div>	<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&amp;P 500 Annual Monthly Average</td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt</td> <td>N/A</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>S&amp;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>N/A</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">1.75%</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average	N/A	20%	N/A	S&P 500 Annual Pt to Pt	N/A	20%	N/A	S&P 500 Monthly Pt to Pt+	1.80%*	N/A	0%	10-Year U.S. Treasury Bond	3.25%	N/A	N/A	Current Fixed Value Rate		1.75%		<b>MGIR:</b> Currently 1.50% <sup>4</sup>  <b>MGSV:</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 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. <sup>2</sup>	10,9,8,7,6,5,4,3,2,1,0%  <b>(10 years)</b>																
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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<sup>SM</sup> Index does not include dividends. DJIA<sup>SM</sup> does not include dividends.

PR=Participation Rate Contract = Certificate in NJ

\* Monthly Cap

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

<sup>1</sup>May vary by issue age and/or state. <sup>2</sup>Benefit not guaranteed and subject to change. <sup>3</sup>Form number varies by state. 4.5% option available for all issue ages. 6.5% option available for issue ages 50 and above. Varies in OR and DE.

<sup>4</sup>MGIR 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%