

# 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 01/10/2011 (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>35%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>4.75%</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>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>2.0%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.25%<sup>++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR <sup>+</sup>	N/A	35%	N/A	S&P 500 Annual Monthly Average w/Cap	4.75%	N/A	0%	Dow Annual Monthly Average w/Cap	4.75%	N/A	0%	Dow Annual Pt to Pt w/Cap	4.75%	N/A	0%	S&P 500 Annual Pt to Pt w/PR <sup>+</sup>	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	4.75%	N/A	0%	S&P 500 Monthly Pt to Pt <sup>+</sup>	2.0%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate	2.25% <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 9% 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<sup>+</sup></td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.00%<sup>++</sup></td> </tr> </tbody> </table> <p>For IN: 9% 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> 9% 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 <sup>+</sup>	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	4.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR <sup>+</sup>	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	4.25%	N/A	N/A	S&P 500 Monthly Pt to Pt <sup>+</sup>	1.8%*	N/A	0%	Current Fixed Value Rate	2.00% <sup>++</sup>			<b>MGIR<sup>1</sup>:</b> Currently 1.50% <sup>**</sup>  <b>MGSV<sup>1</sup>:</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>30%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.25%</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>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.10%<sup>++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	4.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	4.25%	N/A	N/A	S&P 500 Monthly Pt to Pt <sup>+</sup>	1.8%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	N/A	Current Fixed Value Rate	2.10% <sup>++</sup>			<b>MGIR:</b> Currently 1.50% <sup>**</sup>  <b>MGSV<sup>1</sup>:</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> <b>(ICC10 IDX-110)</b>  Only available in AK, MN, PA, UT and WA  	Includes a 5% Premium Bonus on all 1st year Premiums  <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>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt +</td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">2.00%<sup>+++</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/Cap	4.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	4.25%	N/A	N/A	S&P 500 Monthly Pt to Pt +	1.8%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	N/A	Current Fixed Value Rate		2.00% <sup>+++</sup>		<b>MGIR:</b> Currently 1.50%**  <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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**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>®</sup> Index does not include dividends. DJIA<sup>™</sup> does not include dividends.

PR=Participation Rate Contract = Certificate in NJ

\*Monthly Cap \*\*MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

\*\*\* 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. \*MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only. For Index-1-05 in DE, MGIR is 2.25%.

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

\*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%