

## American Equity (A-)



Raspberry Agency, Ltd.

Linda Youngblood, Annuity Brokerage Consultant  
Toll Free (800) 532-6715 \* Local (704) 372-2182**Issue Ages** 0-80 Owner/Annuitant

1/1/2012

<b>Current Rates</b>		<u>Yrs 1</u>	<u>Yrs 2+</u>
	5 Year	2.90%	2.90%
7 Year	3.00%	3.00%	

**Minimum Premium** Single \$10,000 NQ and Q**Surrender Charge (%)** 5 Year: 9,8,7,6,5% 7 Year: 9,8,7,6,5,4,3%**MVA** Yes**Free Withdrawals** Interest credited that contract year**Death Benefit** Accumulation Value

**Waivers** NCR-3 rider allows one penalty free withdrawal annually Up to 20% of your single premium after 1 contract year if the client is confined to a Nursing Care Center after the first contract year for 90 days or more.

**Rate Hold**

If rates decrease, American Equity will hold the higher rate for 30 days from the date