

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'	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)		MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE'	RIDERS ³
PREMIER EAGLE 10 FPDA-7-08 10% Premium Bonus* Call for State Availability	2.70%*** 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): 2.0%"	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	0-75:4 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)	
PREMIER EAGLE 12 FRG-2-09 10%+ Premium Bonus Call for State Availability	2.50%*** 10% 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 (3.15% in CA, DE, MN, PA & WA) Guarantee 7 (3.25% in CA, DE, PA & MN) Rates effective 10/28/2009. Rates are subject to change	3.65%*** 3.75%*** ge with little advance notice.	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

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FPDA-10 MVA- Call for State Availability	3.00% *** 2% Premium Bonus on Total 1st Year Premiums (Equals a 5.21% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	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 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
FPDA-11 MVA- Call for State Availability	3.00% *** 6% Premium Bonus on Total 1st Year Premiums (Equals a 9.34% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	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 Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-100 TIR-100
FPDA-12 Call for State Availability	3.00% ***	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	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 Annually Starting Yr 2. Systematic W/D & RMD immediately.2	9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-100 TIR-100
SPIA-1 Immediate	Call Marketing for Quotes	N/A	Min: 10,000 Max: 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.

^{***}Crediting Rates may vary by state and are subject to change with little advance notice. Please call Marketing for Current Rates. No look backs on rate changes. NO EXCEPTIONS!

May vary by issue age and/or state.

² Benefit not guaranteed and subject to change.

³ See state specific disclosure for details and approval chart for availability. 4Each premium received will have its own surrender change schedule.

 $^{^{\}scriptscriptstyle +}$ Bonus vesting schedule applies. May vary by state.