



Be a
GOLD EAGLE
Member

...and SOAR with
American Equity

With Just \$1,000,000 in Net
Paid Annuity Premium

American Equity
Stock Options
(NYSE: AEL)

&

Co-Op Marketing
Dollars With
No Limit!



AMERICAN EQUITY
Gold Eagle Member

STOCK OPTIONS

Own a Piece

OF OUR AMERICAN SUCCESS STORY

STOCK OPTION SCHEDULE BY PRODUCTION LEVEL

YOUR PRODUCTION	OUR INVESTMENT IN YOU AND YOUR BUSINESS		
Annual Net Paid Annuity Production	Base Stock Options*	Bonus Stock Options**	Total Stock Options
\$ 1,000,000 - \$ 1,999,999	250 - 700	0	250 - 700
\$ 2,000,000 - \$ 2,999,999	750 - 1,200	100	850 - 1,300
\$ 3,000,000 - \$ 3,999,999	1,250 - 1,700	200	1,450 - 1,900
\$ 4,000,000 - \$ 4,999,999	1,750 - 2,200	300	2,050 - 2,500
\$ 5,000,000 - \$ 5,999,999	2,250 - 2,700	1,500	3,750 - 4,200
\$ 6,000,000 - \$ 6,999,999	2,750 - 3,200	1,600	4,350 - 4,800
\$ 7,000,000 - \$ 7,499,999	3,250 - 3,450	1,700	4,950 - 5,150
\$ 7,500,000 - \$ 7,999,999	3,500 - 3,700	3,200	6,700 - 6,900
\$ 8,000,000 - \$ 8,999,999	3,750 - 4,200	3,300	7,050 - 7,500
\$ 9,000,000 - \$ 9,999,999	4,250 - 4,700	3,400	7,650 - 8,100
\$10,000,000 - \$10,999,999	4,750 - 5,200	5,000	9,750 - 10,200

HOW THE GOLD EAGLE STOCK OPTION PLAN WORKS

*Base Stock Options
250 stock options for \$1,000,000 of net paid annuity production; 50 additional stock options for each \$100,000 of incremental net paid annuity production

**Bonus Stock Options
100 stock options for \$2,000,000 of net paid annuity production; 100 additional stock options for each \$1,000,000 of incremental net paid annuity production above \$2,000,000; 1,100 additional stock options for \$5,000,000 of net paid annuity production; 1,500 additional stock options for \$7,500,000 and \$10,000,000 of net paid annuity production.

- No up front capital
- You Benefit from American Equity growth and success with a wait and see approach
- You are in control - you decide when to exercise: No decision required until just prior to expiration - seven years following grant date.

Please refer to the Independent Insurance Agent Stock Option Plan, and the rules for option grants for complete terms and conditions.

OPTION GRANT DATE

The Stock Options will be granted in January of the following year.

OPTION EXERCISE PRICE

This price will be determined on the grant date.

OPTION VESTING PERIOD

The options will vest (be available to exercise) six months after the grant date.

OPTION EXPIRATION

The options will expire seven years following the grant date. Options cannot be exercised after their expiration date.

AGENT STATUS

Agents must be in good standing with the Company to receive and/or exercise the stock options. Unexercised options will be forfeited upon contract termination.

EXCLUSIVE SERVICES

- Signature Guarantee Services⁺
- Expedited Processing
- Personal Marketing Specialist

THE MORE YOU PRODUCE, THE MORE We Invest In You

CO-OP MONEY

CO-OP MONEY SCHEDULE BY PRODUCTION LEVEL

YOUR PRODUCTION	OUR INVESTMENT IN YOU AND YOUR BUSINESS	
Annual Net Paid Annuity Production	Basis Points Multiplier	Gold Eagle Money Earned for Co-op Marketing
\$ 1,000,000 - \$1,999,999	16 Basis Points	\$ 1,600 - \$ 3,200
\$ 2,000,000 - \$2,999,999	17 Basis Points	\$ 3,400 - \$ 5,100
\$ 3,000,000 - \$3,999,999	18 Basis Points	\$ 5,400 - \$ 7,200
\$ 4,000,000 - \$4,999,999	19 Basis Points	\$ 7,600 - \$ 9,500
\$ 5,000,000 - \$5,999,999	20 Basis Points	\$10,000 - \$12,000
\$ 6,000,000 - \$6,999,999	21 Basis Points	\$12,600 - \$14,700
\$ 7,000,000 - \$7,999,999	22 Basis Points	\$15,400 - \$17,600
\$ 8,000,000 - \$8,999,999	23 Basis Points	\$18,400 - \$20,700
\$ 9,000,000 - \$9,999,999	24 Basis Points	\$21,600 - \$24,000
\$10,000,000+	25 Basis Points	\$25,000 +

HOW THE GOLD EAGLE CO-OP MONEY WORKS

CREDITING GOLD EAGLE MONEY:

- Qualification period will begin January each year. Any net business issued January 1st or after will count towards the Gold Eagle Program. This also includes additional premiums added to a policy effective January 1st. The Guarantee Series (SPDA-MYGA), internal rollover premium and any premium refunded to a policyholder are not included in the Gold Eagle program.
- Gold Eagle Money is awarded on a calendar year basis.
- Gold Eagle Money will be credited on a monthly basis and a statement will be posted on our website as well as mailed to each agent who has qualified.
- Gold Eagle Money earned each calendar year will be redeemable until March 31st of the following year at which point it expires.

REDEEMING GOLD EAGLE MONEY (FORM #6050-N):

- Complete a Redemption Form. Attach a copy of a receipt/invoice and/or proof of payment (i.e. a copy of cancelled check).
- All used Gold Eagle Money will be reported as 1099 income for the year.

EXAMPLES OF APPROVED AND EXCLUDED EXPENSES:

APPROVED EXPENSES:

- (Marketing and Professional Development)
- E & O
 - Industry Designations* or Memberships
 - Client Appreciation Events*
 - Leads or Appointments*
 - Tuition for CLU, ChFC, etc.
 - Advertising Expenses*

EXCLUDED EXPENSES:

- (Capital and Operating Expenses)
- Office Rent
 - Telephone Bills
 - Administrative staff salaries
 - Office Equipment
 - Gasoline

*must be approved by our Compliance Communication Department prior to use

PRODUCTION QUALIFICATIONS

Net paid annuity production includes all first year premium received by American Equity and excludes Guarantee Series (SPDA-MYGA), internal rollover premium and any premium refunded to a policyholder. Net paid annuity production is based on individual production only. Agents who combine production will forfeit any stock option grants and co-op money for which they might otherwise be eligible. This will be strictly enforced.

- Fed Ex Discount Program⁺
- Dell Discount Program
- Online Statement Access

⁺Please refer to the Gold Eagle Membership Terms & Conditions (6050-R) for specific details.

Come home to **AMERICAN EQUITY**



American Equity was founded on some basic "Principles of Excellence."

- QUALITY FINANCIAL PERFORMANCE
- HIGH LEVEL OF SERVICE, SUPERIOR TO OUR COMPETITORS
- ABOVE AVERAGE VALUE TO OUR CONTRACT HOLDERS
- RECOGNIZE AND DEVELOP MARKET OPPORTUNITIES

The foundation of these principles is relationship. It would be easy to become a transaction driven organization, but relationship is what got us started and what has propelled us to success.

IF YOU ARE LOOKING FOR A HOME...A PARTNER,
IN A DIFFICULT, YET GRATIFYING BUSINESS;
AMERICAN EQUITY IS THE ONE.

I would like to personally invite you to become a Gold Eagle member, own a piece of our great American success story, and allow us to invest in your business. Together, we will have a successful relationship - a partnership - a place you can call home.

Thank you for your continued support and business.

Ronald J. Grensteiner
President



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