

## THE TIME TO START PREPARING FOR YOUR RETIREMENT IS NOW!

Getting started is as easy as  
**1-2-3!**

1. Complete and sign the application and disclosure with your American Equity agent.
2. Make your check payable to American Equity Investment Life Insurance Company.
3. Keep this brochure as your receipt.  
This brochure is intended to provide a general description of our Multi-Year Guaranteed Interest Rate Annuity. This is not a Contract. For specific details concerning your annuity, please contact your agent or refer to your Contract.

### AMOUNT OF THE GUARANTEE 5 ANNUITY

\$ \_\_\_\_\_  
**Received From**

\_\_\_\_\_  
**Owner Name**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Agent Name - Please Print**

\_\_\_\_\_  
**Agent Signature**

## Financial Rating



American Equity's commitment to sound business principles has been recognized by A.M. Best, a nationally recognized industry rating authority.

A.M. Best's rating of "A-" (Excellent) for American Equity is a measure of performance in the areas of:

*Investment Quality*      *Capital Adequacy*  
*Policy Reserves*      *Cost Control*  
*Management Experience*

A.M. Best uses 15 rating categories ranging from A++ to F. An A- rating from AM Best is its fourth highest rating.

### TAX INTERPRETATIONS

Generally, all distributions from deferred annuities are deemed to be interest first, and thus are subject to income tax. Furthermore, distributions prior to age 59½ may be subject to additional IRS penalties.

Neither American Equity Investment Life Insurance Company nor any of its agents give legal, tax or investment advice. The information here is a summary of our understanding of current tax laws as they relate to this insurance product. Consult your own personal advisor for these matters.



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INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

American Equity's  
**Gold standard**  
for a secure Retirement

**GUARANTEE 5**  
(SPDA-MYGA)\*



# The Power of a Tax-Deferred Annuity

**Selecting the best** retirement vehicle from the vast array of choices could be the most important decision you make about your future.

Many people are turning to tax-deferred annuities as the foundation of their overall financial plan. Why? Because interest credited is not taxed until withdrawn. Given an equal interest rate, your money grows faster in a tax-deferred annuity versus a taxable account.

## MORE ADVANTAGES

Besides the tax-deferred benefits, annuities offer many other advantages such as:

### STABILITY

### MAY AVOID PROBATE

### LIQUIDITY FEATURES

### GUARANTEED INCOME

## FIXED INTEREST GUARANTEES

In addition to these annuity benefits, many people are looking for the stability of competitive interest rate guarantees. To meet our customer's needs, American Equity offers an annuity with a multi-year guaranteed interest rate.

In addition to the multi-year guaranteed interest rate, this product also has a Minimum Guarantee Surrender Value that is never less than 87.5% of the single premium, less any Withdrawals, plus interest credited at the Minimum Guaranteed Interest Rate.



## LIQUIDITY

If you need money for any reason, this annuity allows you to make Penalty-free Withdrawals. You may make one Penalty-free Withdrawal of any amount up to Interest credited that Contract Year. Any withdrawals above that amount are subject to appropriate Surrender Charge. Withdrawals prior to age 59½ may also be subject to IRS penalties.

## SURRENDER CHARGES

Surrender Charges are deducted from your Contract in the event of early Surrender or Partial Withdrawals in excess of the penalty-free amount during the Surrender Charge period.

Please see the product Certificate of Disclosure form for details on amount and length of Surrender Charges.

## GUARANTEE 5 (SPDA-MYGA)\*

### GUARANTEE PERIOD CONTINUATION OPTIONS

Within 30 days of the end of the Guarantee Period, you may choose to:

- Continue your annuity with another Guarantee Period being currently offered. A new Surrender Charge Period will apply to this new Guarantee Period;
- Apply the Contract Value to a Settlement Option;
- Take Partial Withdrawals, without any Surrender Charge and apply the remaining Contract Value to a new Guarantee Period as offered by the company. A new Surrender Charge Period will apply to this new Guarantee Period;
- Surrender your annuity for the full Contract Value without Surrender Charge;
- Allow your annuity to automatically continue for a new Guarantee Period of the same duration as the previous Guarantee Period, at the new Guaranteed Interest Rate available at that time. A new Surrender Charge Period will apply to this new Guarantee Period. **This option is automatically exercised if other options are not selected.**

### PREMIUM REQUIREMENTS - \$10,000

### DEATH BENEFIT

At first to die of the Annuitant or Owner we pay out the full Contract Value to the Beneficiaries.

\*Form number varies by state.

Is Protection from Losses  
Important to You?