

American Equity's Gold standard

for a secure Retirement

Traditions Gold

(ICC11 IDX4)*



*Form number varies by state.



Where Will Your Retirement Dollars Take You?

RETIREMENT PROTECTION

ASSURING YOUR LIFESTYLE...

As Americans, we work hard everyday to earn an income to take care of our families, educate our children and provide for a secure retirement. As retirement age approaches, we are wise to consider:

- Are Our Retirement Dollars Safe?
- How Will Taxes Affect Our Standard of Living?
- What Happens To My Family if I Become Ill?
- Do We Have Enough Money to Retire?

INDEXED ANNUITIES FOR YOUR RETIREMENT PORTFOLIO

Indexed annuities are fixed annuities that provide an opportunity to potentially earn more interest than traditional fixed annuities and other safe money alternatives. This is done by basing interest earned on an increase in an equity or bond index. You control how your annuity grows by choosing the index crediting methods on each Contract Anniversary. The most commonly used indices are:

- S&P 500®
- 10-Year U.S. Treasury Bond

A very important benefit is that your premium and credited interest can never be lost due to index volatility.

When purchasing an indexed annuity, you own an annuity contract backed by American Equity Investment Life Insurance Company, you are not purchasing shares of stock or indexes.

BENEFITS OF ANNUITIES

At American Equity, our innovative tax deferred annuities help you maximize both growth and safety for your hard earned retirement dollars, ultimately offering you the peace of mind you deserve. We understand that creating a retirement nest egg is hard work and while many people take into consideration market risk, there are five other factors you should consider as well:

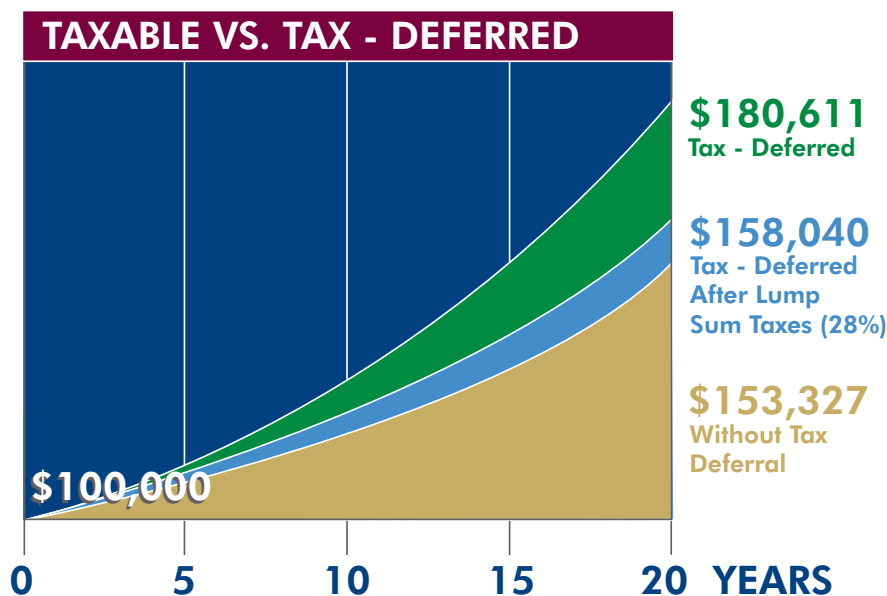
- Safety Of Premium
- Income Taxes
- Avoidance Of Probate
- Liquidity
- Guaranteed Income

SAFETY OF PREMIUM

Fixed annuities by their very nature are considered a safe money alternative. It is a contract between you and the insurance company for guaranteed interest and guaranteed income options. All guarantees are based on the financial strength and claims paying ability of American Equity.

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Note: Example assumes 3% annual interest rate and 28% tax bracket. This hypothetical example is for illustrative purposes only.

INCOME TAXES

One of the primary advantages of deferred annuities is the opportunity to accumulate a substantial sum of money by **allowing your premium and interest to grow tax-deferred. Unlike taxable investments, you pay no taxes on your annuity interest until you begin to take withdrawals or receive income.** This allows your money to grow faster than in a taxable account. With our annuities you earn interest on your premium, interest on your interest and interest on what you would normally pay in income taxes.

The chart above illustrates how much more your money grows over a 20-year period with a tax-deferred annuity compared to an account that is currently taxed.

AVOIDANCE OF PROBATE

In the case of premature death, your beneficiaries have the accumulated funds within your annuity available to them and may avoid the expense, delay and publicity of probate. Your named beneficiaries can choose to receive the proceeds as monthly income or a lump sum payment.

LIQUIDITY

American Equity provides you with opportunities to withdraw funds at any time (subject to applicable surrender charges). Our annuity contracts allow penalty-free withdrawals of up to 10%, after the first Contract Anniversary. American Equity also has available certain riders which increase liquidity in the event of confinement to a nursing home, or if diagnosed with a terminal illness. (Riders not available in all states.)

GUARANTEED INCOME

American Equity can provide you with a guaranteed income from this tax-deferred annuity. You have the ability to choose from several different income options, including payments for a specified number of years or income for life, no matter how long you live.

TAX TREATMENT

You may be subject to a 10% federal penalty if you make withdrawals or surrender this annuity before age 59½. If this annuity is within a qualified plan all distributions may be taxable. Under current tax laws annuities grow tax deferred and an annuity is not required for tax deferral in a qualified plan. Any distribution may cause a taxable event. Neither American Equity nor our agents offer legal, investment or tax advice. Please consult a qualified advisor for these matters.

The Traditions Gold: Choices & Diversification

	Annual Monthly Average	Annual Point to Point
Interest Credit Calculation	Average sum of index closes on monthly Contract Anniversary	Percentage of annual increase in the Index
Index Availability	S&P 500®	S&P 500® & 10-Year U.S. Treasury Bond
Frequency of Interest Credit	Annually	Annually
Cap, AFR or Participation Rate Available	Choice of Cap or Participation Rate	Choice of Cap or Participation Rate on S&P 500® only

INTEREST CREDITING

You have seven different Interest Crediting Strategies Options to choose from in determining how we will credit interest to your Contract Values. Additionally, we provide a Minimum Guaranteed Interest Rate which guarantees you a minimum return upon surrender. We calculate all Interest Rates as effective annual rates, compounded daily.

INDEX CHOICES

■ **The S&P 500® Index** contains Stocks from 500 various industry leaders and is widely regarded as the premier benchmark for U.S. stock market performance.

■ **10-Year U.S. Treasury Bond Value** is designed to mirror general market interest rates. Growth in this Value is determined by the annual change in the 10-Year U.S. Treasury Bond, plus a Coupon Rate each Contract Year. The percentage change in the Treasury Bond is calculated and

the Coupon Rate is added. The Cap is applied to this sum and the Asset Fee Rate is subtracted. The Index Credit for the year is determined by multiplying the result by the Treasury Bond Value on the last contract anniversary less withdrawals and applicable surrender charges.

Choice Of:

■ Cap Rate

- **Cap Rate** - An upper limit applied to the Index credit. Cap rates are subject to change, declared each Contract Anniversary, and guaranteed to never be less than 1% on the Annual Monthly Average, Annual Point to Point and Monthly Point to Point Crediting Methods.

-OR-

Monthly Point to Point	Fixed Rate
Annual sum of monthly changes in the Index with cap less an asset fee	Fixed Interest Rate Declared
S&P 500®	Not Applicable
Annually	Daily
Cap & AFR	Not Applicable

■ **Participation Rate (PR)** - The stated percentage of any Index increase credited to the contract. PRs are subject to change, declared annually, and guaranteed never less than 10% (on S&P 500® only).

INDEX CREDITING METHOD CHOICES

American Equity annuities allow for annual transfers between different values (Transfer of Values) allowing you greater flexibility in utilizing the interest crediting methods available. A Transfer of Values (TOV) letter and form are sent one month prior to the Contract Anniversary as a courtesy.

■ **Annual Monthly Average** - Index Credits are based on 12 dates during the year. The average is calculated by adding the 12 Index amounts on each monthly date and dividing by 12. Caps, Asset Fees, or Participation Rates are applied to the Index Credit Calculation.

■ **Annual Point to Point** - On each Contract anniversary the Index value is compared to the previous years Index value. The Index Credit is based on the increase in the Index value from point to point. Caps or Participation Rates are applied to the Index Credit Calculation.

■ **Monthly Point to Point** - Each month a percentage of change is calculated. Caps are applied to any increase. The sum of the resulting monthly values, less an asset fee, is the Index Credit applied on each Contract Anniversary.

■ **Fixed Interest** based on a current declared interest rate guaranteed to never be less than the Fixed Interest Strategy Minimum Guaranteed Interest Rate stated in the contract.





Traditions Gold Benefits and Accessibility

LIFETIME INCOME BENEFIT RIDER

This rider allows the owner/annuitant to receive guaranteed income for life without annuitization. The income amount is a percentage of the Income Account Value (IAV) based on the owner/annuitant's age at time of election.

There are two IAV rate options to choose from. There may be a fee charged annually based on the IAV rate selected. We include this rider with all contracts where the owner and annuitant are the same person. Availability may vary by issue age. If, on the day before Lifetime Income Benefit (LIB) payments begin, the IAV is less than the Contract Value we will increase the IAV to equal the Contract Value. See Lifetime Income Benefit Rider (LIBR) brochure for more information.

DEATH BENEFIT

The Death Benefit is the full value of your annuity contract and is paid in a lump sum with no surrender charges to your named beneficiaries. Other income options may also be available.

ACCESSIBILITY – 10% PENALTY-FREE WITHDRAWALS

We understand that access to your money is very important. While most financial vehicles charge penalties for withdrawals before maturity, our annuities offer an annual 10% penalty-free withdrawal each year, beginning in year 2. In the first year, you may receive systematic withdrawals of interest or Required Minimum Distributions from the fixed interest account as quickly as 30 days after your contract is issued.*

NCR-100**

This rider is automatically included, at no cost, for annuitants under age 75 at issue. This allows you to take a 100% penalty-free withdrawal after the 3rd Contract Anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the 3rd Contract Year and continuing for at least 90 consecutive

days. If confinement occurs in the 2nd or 3rd Contract Year then an annual 20% penalty-free withdrawal is allowed.

TIR-100**

This rider is automatically included, at no cost, for annuitants under age 75 at issue. This allows you to take an additional penalty-free withdrawal of up to 100% of the Contract Value if the diagnosis of a terminal illness by a qualified physician occurs after the first Contract Year, and is expected to result in death within one year.

MINIMUM GUARANTEED SURRENDER VALUE (MGSV)

MGSV is calculated separate from your Contract Value. It equals 87.5% of all premiums, less any withdrawals, at Minimum Guaranteed Interest Rate (MGIR), compounded annually.

CASH SURRENDER VALUE

Cash Surrender Value is equal to the greater of Contract Value minus any applicable surrender charges or MGSV.

SURRENDER CHARGES

Surrender charges are deducted for withdrawals exceeding the penalty-free amounts or full surrender, and apply for the first 10 years, starting at 9% and decreasing. See disclosure for complete schedule.

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INDEXED ANNUITY DISCLOSURE

American Equity's Traditions Gold deferred annuity allows for long-term accumulation of money you don't anticipate needing in the short term. The Traditions Gold is a flexible premium deferred indexed annuity.

MINIMUM GUARANTEES

We set the Minimum Guaranteed Interest Rate (MGIR) on the issue date and guarantee it for the life of the annuity contract. It is guaranteed to never be less than 1.50%, and applies to Minimum Guaranteed Surrender Value (MGSV) only. The Fixed Strategy Minimum Guaranteed Interest Rate (FS-MGIR) is 1.00%.

INTEREST CREDITING METHODS

The total **Indexed Strategies** is the sum of all of the Indexed Strategy calculations. **Fixed Interest** is calculated in the same way except interest credited is based on a fixed interest rate rather than an Index Credit. **Fixed Interest Strategy Guaranteed Initial Interest Rate is applicable to initial premium only. Additional premiums may be subject to different rates.** The **Contract Value** equals the sum of all the Interest Crediting Strategies. The Contract Value is calculated on each Contract Anniversary.

TAX TREATMENT

You may be subject to a 10% federal income tax penalty if you make withdrawals or surrender this annuity before age 59½. If this annuity is within a qualified plan all distributions may be taxable. Under current tax laws, contract values accumulate, grow tax deferred, and an annuity is not required for tax deferral in a qualified plan. Any distribution may cause a taxable event. Gains from non-qualified annuities will be taxed as ordinary income at withdrawal. If your state imposes a premium tax, it will be deducted from the money you receive. Neither American Equity nor our agents offer legal, investment, or tax advice. Please consult a qualified advisor for these matters.

ACCESSIBILITY

Our annuities offer Penalty-free Withdrawals up to **10%** of your contract value once annually after the first contract anniversary. Our special feature riders**, are for annuitants under age 75 at issue. See Annuity Riders brochure form #1001 for more details.

LIFETIME INCOME BENEFIT RIDER (ICC10 LIBR-2010.1)

This rider allows you to take a guaranteed lifetime income from your annuity without losing control of your retirement assets. This rider is available if the owner and annuitant are the same person. Availability may vary by issue age. See Lifetime Income Benefit Consumer Guide and Disclosure for details.

* Form numbers and availability may vary by state.

** NCR-100, NCR-2-PA in PA, TIR-100, and TIR-1 in TX.

DEATH BENEFIT

The Death Benefit is payable under a variety of settlement options. Your beneficiary(ies) will have access to your contract's full value. Settlement options are a lump sum payout, the guaranteed income of annuitization, penalty-free and continued tax deferral if you are a spouse. The Death Benefit is the greater of the Contract Value or Minimum Guaranteed Surrender Value at the death of the Annuitant or Owner, whichever comes first.

OTHER INFORMATION

- This annuity is designed generally for people who are willing and able to let their assets build over an extended period of time.
- While the values of this contract may be affected by an external index, this annuity does not participate directly in any stocks or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks which comprise the indexes don't increase your annuity earnings.
- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- Like any annuity issuer, American Equity incurs expenses to sell and issue its contracts, including the payment of a commission to its agents, and these expenses are taken into consideration when interest rates, caps and participation rates are established and reset. You will receive all benefits as set forth in the contract.
- Your state has a law that gives you a set number of days to look at an annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity and get all your money back. Please review your contract after delivery to confirm the number of days you have.

Traditions Gold ICC11 IDX4*

CHOICES AND FLEXIBILITY

You choose how to allocate your total initial premium. You may make additional premium payments in any amount and frequency within the premium limits. Additional premiums are automatically credited to the Fixed Interest Strategy and may be subject to different rates. The annuity contract offers additional flexibility by allowing you to transfer money in or out of any value on each contract anniversary, subject to these minimums:

- The minimum initial premium is \$5,000.
- The minimum allocation for each value is \$1,000.
- The minimum transfer to select a new value is 10% of the Contract Value.

Seven interest crediting methods offer a variety of choices.

- 1 Traditional Fixed Strategy Interest Rate
- 2 S&P 500 Annual Monthly Average w/Cap
- 3 S&P 500 Annual Monthly Average w/PR
- 4 S&P 500 Annual Pt. to Pt. w/Cap
- 5 S&P 500 Annual Pt. to Pt. w/PR
- 6 S&P 500 Monthly Pt. to Pt. w/Cap
- 7 10-Year U.S. Treasury Bond

(For a detailed description of each crediting method refer to page 4 of attached product guide.)

You will have the benefit of an annual reset of index credits. Your index credits become part of the Contract Value once credited and can never be lost or taken away from your Contract Value due to market volatility. PR=Participation Rate

SURRENDER CHARGES

Surrender Charges are deducted from your Contract Values in the event of:

1. Full Surrender or
2. Withdrawals in the first year or
3. Withdrawals in excess of the Penalty-free Withdrawal amount during the surrender charge period shown below:

Year	1	2	3	4	5	6	7	8	9	10	11+
SC%*	9.00	8.25	7.25	6.25	5.25	4.25	3.25	2.25	1.00	0.50	0.00

Surrender Charges may vary by state.

The Minimum Guaranteed Surrender Value equals 87.5% of all premiums, minus any withdrawals, all accumulated at the Minimum Guaranteed Interest Rate.

The Cash Surrender Value equals the greater of the Contract Value minus any Surrender Charges or the Minimum Guaranteed Surrender Value. Your Cash Surrender Value can never be lower than the Minimum Guaranteed Surrender Value of the annuity contract.

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TOTAL INITIAL PREMIUM ALLOCATION:

1	_____	%
2	_____	%
3	_____	%
4	_____	%
5	_____	%
6	_____	%
7	_____	%
	100%	

This disclosure is intended to summarize this Annuity. Consult your Annuity Contract for specific terms and conditions of your Annuity. Annuity contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

If you are replacing an existing contract, carefully compare the benefits of the proposed contract with your existing contract to ensure your decision is in your best interest.

We apply Index Credit at the Contract Anniversary, therefore any payout occurring during a Contract Year such as Death Benefit, Annuitization, any Withdrawals from or Surrender of your contract will not receive an Index Credit for that Contract Year.

I have read and received a copy of this document and a copy of the NAIC Buyer's Guide to Indexed Annuities***. I understand I am applying for an indexed annuity and that past Interest and Index activity is not intended to predict future activity. I also acknowledge that this annuity meets my financial objectives and that a full Surrender or withdrawals over penalty free amount taken within the surrender charge period will result in Surrender Charges being assessed and potential loss of premium.

Owner's Signature

Date

Joint Owner's Signature

Date

Agents Statement - I certify that I have provided a copy of this document*** to the applicant and I have made no promises or assurances regarding values of the annuity contract, nor have I made statements that differ from this disclosure.

Agent's Signature

Date

Agent's State License Number

***NAIC Buyer's Guide should be given at the time of application.

AMOUNT OF PREMIUM RECEIVED

\$ _____
Amount Received From

Owner's Name

Date

Agent's Name - Please Print

Agent's Signature

American Equity Investment
Life Insurance Company
P.O. Box 71216
Des Moines, Iowa 50325
www.american-equity.com
888-221-1234



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ICC11 IDX4*

INDEXED ANNUITY DISCLOSURE

American Equity's Traditions Gold deferred annuity allows for long-term accumulation of money you don't anticipate needing in the short term. The Traditions Gold is a flexible premium deferred indexed annuity.

MINIMUM GUARANTEES

We set the Minimum Guaranteed Interest Rate (MGIR) on the issue date and guarantee it for the life of the annuity contract. It is guaranteed to never be less than 1.50%, and applies to Minimum Guaranteed Surrender Value (MGSV) only. The Fixed Strategy Minimum Guaranteed Interest Rate (FS-MGIR) is 1.00%.

INTEREST CREDITING METHODS

The total **Indexed Strategies** is the sum of all of the Indexed Strategy calculations. **Fixed Interest** is calculated in the same way except interest credited is based on a fixed interest rate rather than an Index Credit. **Fixed Interest Strategy Guaranteed Initial Interest Rate is applicable to initial premium only. Additional premiums may be subject to different rates.** The **Contract Value** equals the sum of all the Interest Crediting Strategies. The Contract Value is calculated on each Contract Anniversary.

TAX TREATMENT

You may be subject to a 10% federal income tax penalty if you make withdrawals or surrender this annuity before age 59½. If this annuity is within a qualified plan all distributions may be taxable. Under current tax laws, contract values accumulate, grow tax deferred, and an annuity is not required for tax deferral in a qualified plan. Any distribution may cause a taxable event. Gains from non-qualified annuities will be taxed as ordinary income at withdrawal. If your state imposes a premium tax, it will be deducted from the money you receive. Neither American Equity nor our agents offer legal, investment, or tax advice. Please consult a qualified advisor for these matters.

ACCESSIBILITY

Our annuities offer Penalty-free Withdrawals up to **10%** of your contract value once annually after the first contract anniversary. Our special feature riders**, are for annuitants under age 75 at issue. See Annuity Riders brochure form #1001 for more details.

LIFETIME INCOME BENEFIT RIDER (ICC10 LIBR-2010.1)

This rider allows you to take a guaranteed lifetime income from your annuity without losing control of your retirement assets. This rider is available if the owner and annuitant are the same person. Availability may vary by issue age. See Lifetime Income Benefit Consumer Guide and Disclosure for details.

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** NCR-100, NCR-2-PA in PA, TIR-100, and TIR-1 in TX.

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The Death Benefit is payable under a variety of settlement options. Your beneficiary(ies) will have access to your contract's full value. Settlement options are a lump sum payout, the guaranteed income of annuitization, penalty-free and continued tax deferral if you are a spouse. The Death Benefit is the greater of the Contract Value or Minimum Guaranteed Surrender Value at the death of the Annuitant or Owner, whichever comes first.

OTHER INFORMATION

- This annuity is designed generally for people who are willing and able to let their assets build over an extended period of time.
- While the values of this contract may be affected by an external index, this annuity does not participate directly in any stocks or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks which comprise the indexes don't increase your annuity earnings.
- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- Like any annuity issuer, American Equity incurs expenses to sell and issue its contracts, including the payment of a commission to its agents, and these expenses are taken into consideration when interest rates, caps and participation rates are established and reset. You will receive all benefits as set forth in the contract.
- Your state has a law that gives you a set number of days to look at an annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity and get all your money back. Please review your contract after delivery to confirm the number of days you have.

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CHOICES AND FLEXIBILITY

You choose how to allocate your total initial premium. You may make additional premium payments in any amount and frequency within the premium limits. Additional premiums are automatically credited to the Fixed Interest Strategy and may be subject to different rates. The annuity contract offers additional flexibility by allowing you to transfer money in or out of any value on each contract anniversary, subject to these minimums:

- The minimum initial premium is \$5,000.
- The minimum allocation for each value is \$1,000.
- The minimum transfer to select a new value is 10% of the Contract Value.

Seven interest crediting methods offer a variety of choices.

- 1 Traditional Fixed Strategy Interest Rate
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- 4 S&P 500 Annual Pt. to Pt. w/Cap
- 5 S&P 500 Annual Pt. to Pt. w/PR
- 6 S&P 500 Monthly Pt. to Pt. w/Cap
- 7 10-Year U.S. Treasury Bond

(For a detailed description of each crediting method refer to page 4 of attached product guide.)

You will have the benefit of an annual reset of index credits. Your index credits become part of the Contract Value once credited and can never be lost or taken away from your Contract Value due to market volatility. PR=Participation Rate

TOTAL INITIAL PREMIUM ALLOCATION:

1	_____	%
2	_____	%
3	_____	%
4	_____	%
5	_____	%
6	_____	%
7	_____	%
		100%

SURRENDER CHARGES

Surrender Charges are deducted from your Contract Values in the event of:

1. Full Surrender or
2. Withdrawals in the first year or
3. Withdrawals in excess of the Penalty-free Withdrawal amount during the surrender charge period shown below:

Year	1	2	3	4	5	6	7	8	9	10	11+
SC%*	9.00	8.25	7.25	6.25	5.25	4.25	3.25	2.25	1.00	0.50	0.00

Surrender Charges may vary by state.

The Minimum Guaranteed Surrender Value equals 87.5% of all premiums, minus any withdrawals, all accumulated at the Minimum Guaranteed Interest Rate.

The Cash Surrender Value equals the greater of the Contract Value minus any Surrender Charges or the Minimum Guaranteed Surrender Value. Your Cash Surrender Value can never be lower than the Minimum Guaranteed Surrender Value of the annuity contract.

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This disclosure is intended to summarize this Annuity. Consult your Annuity Contract for specific terms and conditions of your Annuity. Annuity contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

If you are replacing an existing contract, carefully compare the benefits of the proposed contract with your existing contract to ensure your decision is in your best interest.

We apply Index Credit at the Contract Anniversary, therefore any payout occurring during a Contract Year such as Death Benefit, Annuitization, any Withdrawals from or Surrender of your contract will not receive an Index Credit for that Contract Year.

I have read and received a copy of this document and a copy of the NAIC Buyer's Guide to Indexed Annuities***. I understand I am applying for an indexed annuity and that past Interest and Index activity is not intended to predict future activity. I also acknowledge that this annuity meets my financial objectives and that a full Surrender or withdrawals over penalty free amount taken within the surrender charge period will result in Surrender Charges being assessed and potential loss of premium.

Owner's Signature

Date

Joint Owner's Signature

Date

Agents Statement - I certify that I have provided a copy of this document*** to the applicant and I have made no promises or assurances regarding values of the annuity contract, nor have I made statements that differ from this disclosure.

Agent's Signature

Date

Agent's State License Number

***NAIC Buyer's Guide should be given at the time of application.

AMOUNT OF PREMIUM RECEIVED

\$ _____
Amount Received From

Owner's Name

Date

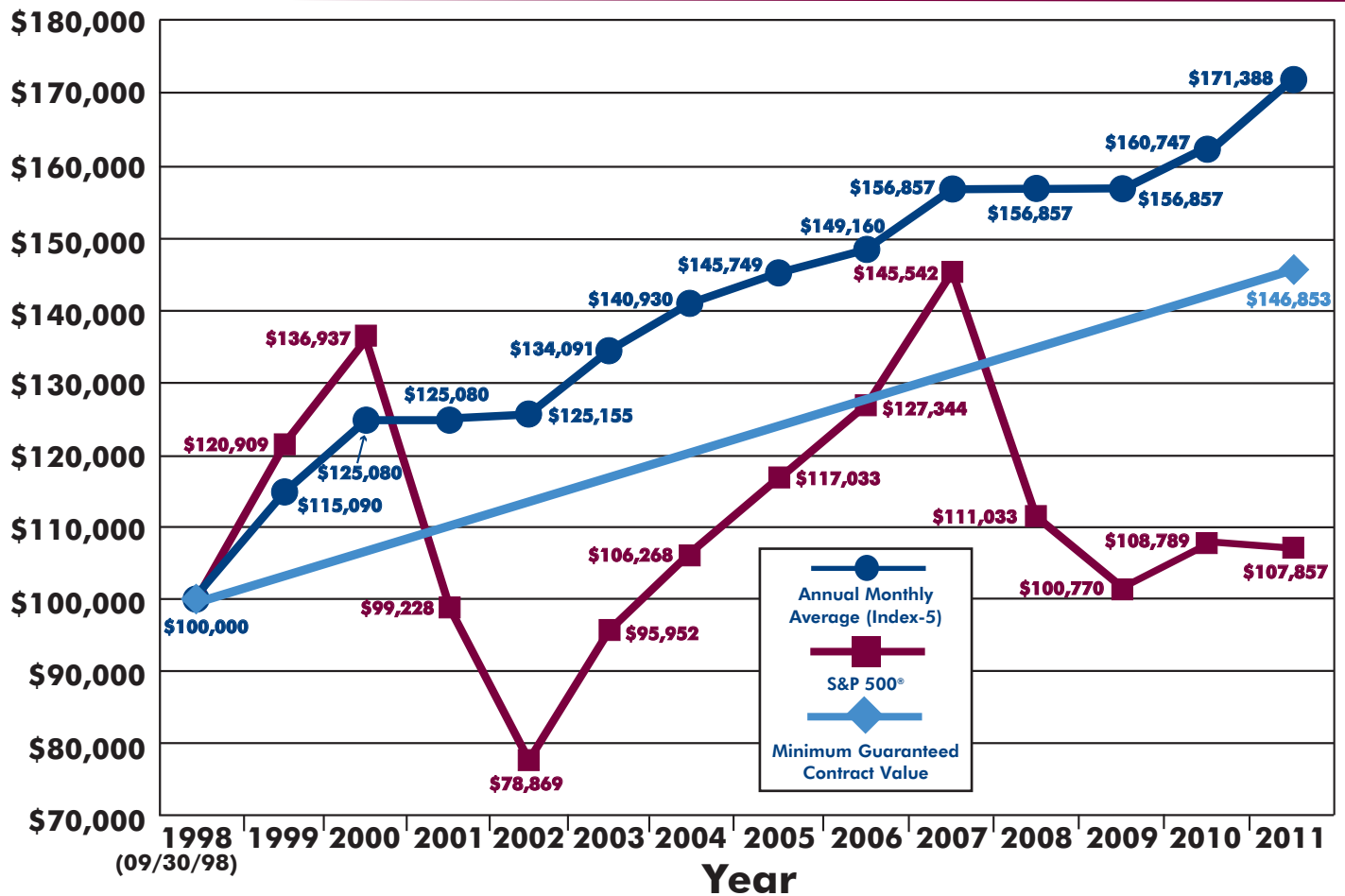
Agent's Name - Please Print

Agent's Signature

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Life Insurance Company
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Des Moines, Iowa 50325
www.american-equity.com
888-221-1234



Real Benefits of Indexed Annuities



*This graph is based on actual credited rates for the period shown on the Index-5 product, which is no longer available for sale. Past performance not an indication of future results. Please call our Marketing Department for new product information. "Standard & Poors", "S&P", "S&P 500", "Standard & Poor's 500", and "500" are trademarks of the McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product. S&P 500 index does not contain dividends. Participation Rates apply, may change annually on Contract Anniversary. Neither American Equity Investment Life Insurance Company nor any of our agents give legal, tax or investment advice. Consult your own personal advisor regarding these matters. Indexed Annuities are products of the insurance industry and are not guaranteed by any bank, or insured by the FDIC.

A HISTORY OF AMERICAN EQUITY'S INDEX-5* (9/30/98 - 9/30/11)

This history of American Equity's Index-5 Indexed Annuity demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of our current products offer annual reset design as well. The Index-5 did exactly what it was supposed to do—give the contract owner the opportunity to accumulate value based on the appreciation of the S&P 500® Index, without the risk of loss of premium in years when the S&P 500® was negative. All of this supported by a Minimum Guarantee.

This is not an illustration.

These results should not be an indication that Indexed Annuities will beat the S&P 500® every time. This simply demonstrates the effectiveness of Indexed Annuities in years when the S&P 500® was negative.

Surrender charges apply to surrenders or withdrawals taken in excess of the free withdrawal provision during the Surrender Charge Period.

American Equity's Gold standard for a secure Retirement

Traditions Gold

(ICC11 IDX4)**



It is the American Equity dream to help Americans enjoy their retirement years with financial security. We care about providing products that protect you and your family. Our employee/owners are committed to ensuring peace of mind for your retirement future. Our commitment to unsurpassed service and strong contract owner benefits has allowed American Equity to experience consistent, record growth in our industry. In fact, we're the number 3 all-time producer of index annuities.+

When you buy an American Equity annuity, you are buying a promise, a promise that we will always be there when you need us. If you want an annuity that can offer you safety of premium, flexibility, tax advantages, accessibility when you need it and a chance to have a lifetime income, we have it. "We're the One" to offer you diverse financial planning choices for your retirement dollars.

**Not available in all states. See Product Disclosures for further details.

+ Source: AnnuitySpecs.com

D.J. Noble, Executive Chairman

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www.american-equity.com



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A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating.

We're the One!
People Service Future