

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 FIXED ANNUITY PREMIUM RECEIVED

\$ _____
Amount

Received From

Owner Name

Date

Agent Name - Please Print

Agent Signature

ALL PREMIUM CHECKS OR ANNUITY CONSIDERATIONS MUST BE MADE PAYABLE TO THE INSURANCE COMPANY - DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

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. For the latest rating, access www.ambest.com.

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.

Guarantees based on the claims paying ability and the financial strength of American Equity Investment Life Insurance Company.

*Provided by ICC13 MYGA-5, ICC13 MYGA 6, ICC13 MYGA-7, or state variation thereof. Availability may vary by state.



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www.american-equity.com

American Equity's
Gold standard
for a secure Retirement

GUARANTEE SERIES*

Guarantee 5 - Guarantee 6 - Guarantee 7
with Market Value Adjustment (MVA)



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 90% 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 after the 1st year of any amount up to Interest credited that Contract Year. Any withdrawals above that amount are subject to appropriate Surrender Charges and Market Value Adjustment (MVA). 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.

MARKET VALUE ADJUSTMENT

A Market Value Adjustment (MVA) is applied to all full surrenders and any partial withdrawals taken from the annuity, in excess of the Penalty-free amount during the Surrender Charge Period. The MVA will either increase or decrease the Contract Value before Surrender Charges are applied. See the product Certificate of Disclosure form for more details.

GUARANTEE SERIES

GUARANTEE PERIOD CONTINUATION OPTIONS

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

- Apply the Contract Value to a Settlement Option;
- Take Partial Withdrawals, without any Market Value Adjustment or Surrender Charge and apply the remaining Contract Value to a new Guarantee Period;
- Surrender your annuity for the full Contract Value without a Market Value Adjustment or Surrender Charge;
- Renew your annuity for another Guarantee Period of the same duration as the previous Guarantee Period. **This option is automatically exercised.**
- If no option is chosen, the contract will be continued automatically for a new guarantee period the same length as the original guarantee period with a new guaranteed interest rate. **If your contract is continued for another guarantee period, the MVA, applicable surrender charges, and surrender period apply to the new guarantee period. This option is automatically exercised.**

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.

Is Protection from Losses
Important to You?