

FIELD UPDATE



DATE: February 19, 2015
TO: American Equity NMOs and Agents
FROM: Kirby Wood, Senior Vice President and Chief Marketing Officer
RE: Rate Change Effective March 3, 2015

Hurry! Rate Change! Rate Adjustments Effective March 3, 2015

To receive current rates, original applications along with cash or 1035/Direct Transfer paperwork must be received in our office by **4:45PM CT on Monday, March 2, 2015**. Transfer funds must be received in our office by 4:45PM CT on Monday, March 30, 2015. Transfer funds received after Monday, March 30, 2015 will receive the new rates indicated below. **NO EXCEPTIONS!**

Bonus Gold (Index-1-07* & Index-1-05) CT Gold (CT13 IDX7)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.35%	1.15%**
	Annual Monthly Avg w/Cap	3.25%	2.50%
	Annual Pt to Pt w/Cap	3.25%	2.50%
	Monthly Pt to Pt w/Cap	1.60%	1.40%
	10 Yr. U.S. Treasury Bond w/Cap	2.75%	2.25%
	Volatility Control Index w/Asset Fee	2.25%	2.75%
	Performance Trigger	2.50%	2.00%

Retirement Gold (Index-2-09* & Index-4-10-FL.3) Foundation Gold (ICC11 IDX3*)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.20%	1.00%
	Annual Monthly Avg w/Cap	3.00%	2.25%
	Annual Pt to Pt w/Cap	3.00%	2.25%
	Monthly Pt to Pt w/Cap	1.40%	1.20%
	10 Yr. U.S. Treasury Bond w/Cap (Foundation Gold Only)	2.50%	2.00%
	Volatility Control Index w/Asset Fee	2.50%	3.00%
	Performance Trigger	2.25%	1.75%

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Advantage Gold (Index-6-07*)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.25%	1.05%
	Annual Monthly Avg w/Cap	3.00%	2.25%
	Annual Pt to Pt w/Cap	3.00%	2.25%
	Monthly Pt to Pt w/Cap	1.40%	1.20%
	10 Yr. U.S. Treasury Bond w/Cap	2.50%	2.00%
	Volatility Control Index w/Asset Fee	2.50%	3.00%
	Performance Trigger	2.25%	1.75%

Benefit Gold (ICC13 IDX7*)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	1.35%	1.00%
	Annual Monthly Avg w/Cap	3.00%	2.25%
	Annual Pt to Pt w/Cap	3.00%	2.25%
	Monthly Pt to Pt w/Cap	1.40%	1.20%
	10 Yr. U.S. Treasury Bond w/Cap	2.50%	2.00%
	Volatility Control Index w/Asset Fee	2.50%	3.00%
	Performance Trigger	2.25%	1.75%

Traditions Gold (ICC11 IDX4*)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	2.25%	1.85%
	Annual Monthly Avg w/Cap	5.75%	5.00%
	Annual Pt to Pt w/Cap	5.25%	4.50%
	Monthly Pt to Pt w/Cap	2.30%	1.90%
	10 Yr. U.S. Treasury Bond w/Cap	5.00%	4.50%
	Volatility Control Index w/Asset Fee	1.00%	1.50%
	Performance Trigger (NO CHANGE)	3.75%	3.75%
	Annual Monthly Avg w/Participation Rate	60%	45%
	Annual Pt to Pt w/Participation Rate	35%	30%

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The following Fixed Interest Rate change is being made effective March 3, 2015.

PRODUCT	OLD BASE RATE	NEW BASE RATE
Premier Eagle 12 (FRG-2-09*)	1.20%	1.00%

There will be NO RATE CHANGES to the following products at this time: Choice Series (ICC14 IDX8), Heritage Gold (ICC11 IDX2), Premier Eagle 10 (FPDA-7-08*), Guarantee Series (ICC13 MYGA*), or SPIA-1.

There are no changes to the Bond Yield with Cap method or Participation Rates (excluding the Traditions Gold) at this time.

Please note: After one year, rates can change and contracts issued after March 2, 2015 will renew with other contracts issued during that same timeframe.

Please reference the Product Profile (Form #1031) for specific crediting options available on different products & State Approval Chart (Form #1025) for product availability. Please visit our website at agent.american-equity.com or call Marketing at 888-647-1371 for more information.

*Form Number May Vary By State

**Fixed Rate for DE (Index-1-05) will remain 2.25%.

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