

American Equity Now Offering Volatility Control Index

Highlights:

■ Well Diversified:

Based on the S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index – companies that have seen 25 consecutive years of dividend increase.

■ Includes Dividends:

Dividends comprised more than 1/3 of monthly total return of S&P 500 Index since 1926.*

■ Transparency:

Daily valuation information on S&P Dow Jones Indices website. For updates, visit us.spindices.com and search for ticker: SPXD5UN.

■ Non Proprietary:

Cannot be manipulated by carrier or manufacturer.



All with the Power of Annual Reset.

American Equity's Volatility Control Index offers safety, stability and control with higher payout potential.

We are living longer and enjoying higher standards of life. As more and more individuals eye their retirement, they look for more ways to gain access to money while they build toward their financial goals. Our new Volatility Control Index affords policyholders the safety of their premium as well as peace of mind.

* Source: S&P Dow Jones Indices LLC. Data from 12/31/1926 – 06/30/14.

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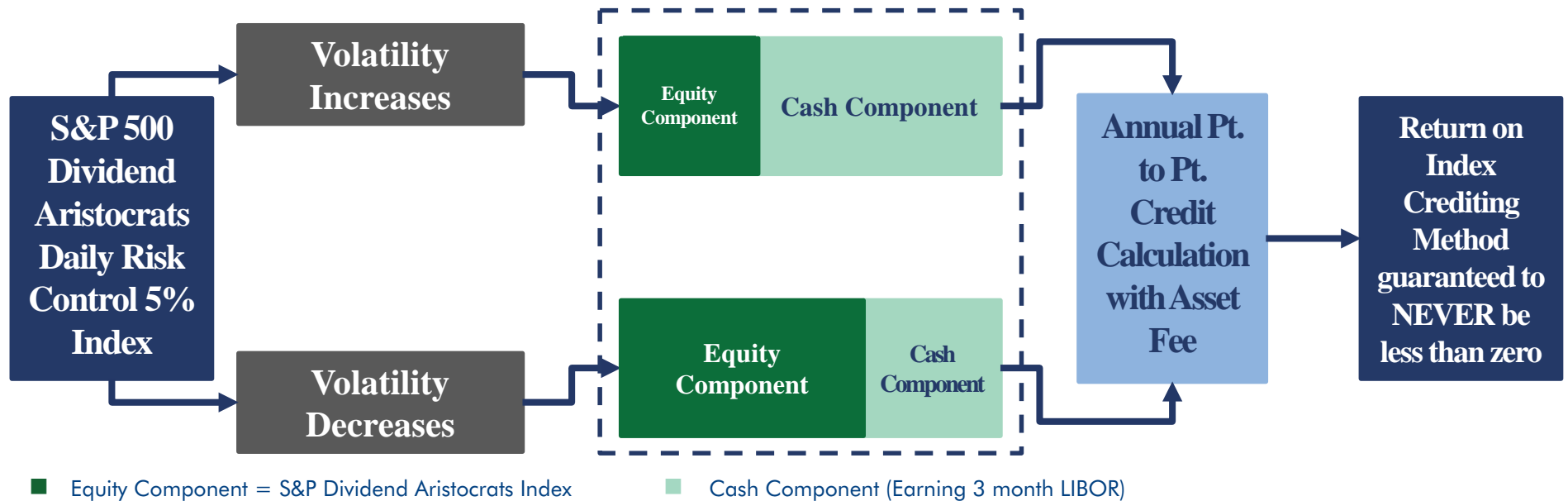
8:00AM-4:45PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

6000 Westown Pkwy West Des Moines, IA 50266

Volatility Control Index

How it Works:

The S&P 500® Dividend Aristocrats Daily Risk® Control 5% Index offers increased stability and control based on companies with 25 consecutive years of positive dividend returns.



The Volatility Control Index is dynamically adjusted across two components: equity and cash.

When volatility increases, the weight increases in the cash component. When volatility decreases, the weight increases in the equity component. After the credit calculation is complete and asset fee is applied, the return on this index is guaranteed to never be less than zero.

Protection against increasing market volatility. Principal protection.

The one who works for you.

