

All the Benefits of Production Excellence.

Benefits of Doing Business with American Equity	Club Level	Elite Level			Top 15 Agents
	\$1,000,000.00 to \$1,999,999.99	\$2,000,000.00 to \$3,499,999.99	\$3,500,000.00 to \$6,999,999.99	\$7,000,000.00+	
FedEx® Shipping Discounts	X	X	X	X	X
Staples® Advantage Discounts	X	X	X	X	X
Signature Guarantee Service	X	X	X	X	X
Invitation to Gold Eagle Producer Forum in Las Vegas	X	X	X	X	X
Client Appreciation Event Participation	X	X	X	X	X
Gold Eagle Hotline	X	X	X	X	X
Expedited Processing	X	X	X	X	X
Customized Real Benefits Banner	X	X	X	X	X
Marketing Dollars		X	X	X	X
Unvested Restricted Stock Units		X	X	X	X
Annual Agent Convention*			X	X	X
Annual President's Club at Convention*				X	
Annual Chairman's Club Trip*					X

All benefits may not apply to all agents, some restrictions may apply.
 Please consult with your Marketing Organization and/or Broker Dealer to confirm eligibility.
 * Convention, President's Club, and Chairman's Club Qualification Periods: July 1 - June 30.



life.american-equity.com

Call us at **888-647-1371**

6000 Westown Pkwy, West Des Moines, IA 50266

Benefits at a Glance.

Club Level

- FedEx® Shipping – Save up to 50% standard overnight shipping.
- Staples® Advantage – discounts on office supplies and printing needs.
- Signature Guarantee Service – Series 6, 7, 65 or 66 required.
- Invitation to Gold Eagle Producer Forum in Las Vegas.
- Invitation to Client Appreciation Event Participation – Be a part of American Equity's award winning service.
- Gold Eagle Hotline – staffed by experienced Marketing Team members.
- Expedited Process – move to the head of the processing line.
- Customized Real Benefits Banner – Our #1 Marketing piece personalized with your specific information.

Elite Level

- All Club Level Benefits outlined above.
- Marketing Dollars – Money in your pocket to help build your brand and your business.
- Unvested Restricted Stock Units – true ownership of part of our American Success Story.

Convention

- Annual Agent Convention – Qualification Period: July 1 - June 30.
- Annual President's Club – Qualification Period: July 1 - June 30.
- Annual Chairman's Club Trip – Qualification Period: July 1 - June 30.

Restricted Stock Unit Plan Rundown

True Ownership Possibilities

- Agents who attain Gold Eagle Elite Level status (\$2 million net paid annuity production) are given \$4,800 in Restricted Stock Units.
- Restricted Stock Units are 100% vested once agents earn Gold Eagle (Club or Elite Level) four out of five successive years. During that time, 20% of the restricted stock units will vest each year.
- Gold Eagle Elite Level members are afforded one grace year during the vesting period.
- If you fail to qualify for Gold Eagle for two years of the five year period, you will forfeit all units of the Restricted Units that have not vested as of Jan. 1, in the year following the second missed qualification period.
- Agents cannot decline American Equity stock units for cash value.

Gold Eagle Restricted Stock and Marketing Dollars				
Net Production*	Basis Point Multiplier	Total Payout	Paid Out As	
			Restricted Stock \$\$ (60%)	Marketing Dollars (40%)
\$2,000,000 - \$2,999,999	40 Bps	\$8,000 - \$12,000	\$4,800 - \$7,200	\$3,200 - \$4,800
\$3,000,000 - \$3,999,999	44 Bps	\$13,200 - \$17,600	\$7,920 - \$10,560	\$5,280 - \$7,040
\$4,000,000 - \$4,999,999	48 Bps	\$19,200 - \$24,000	\$11,520 - \$14,400	\$7,680 - \$9,600
\$5,000,000 - \$5,999,999	56 Bps	\$28,000 - \$33,600	\$16,800 - \$20,160	\$11,200 - \$13,440
\$6,000,000 - \$6,999,999	60 Bps	\$36,000 - \$42,000	\$21,600 - \$25,200	\$14,400 - \$16,800
\$7,000,000 - \$7,999,999	68 Bps	\$47,600 - \$54,400	\$28,560 - \$32,640	\$19,040 - \$21,760
\$8,000,000 - \$8,999,999	72 Bps	\$57,600 - \$64,800	\$34,560 - \$38,880	\$23,040 - \$25,920
\$9,000,000 - \$9,999,999	76 Bps	\$68,400 - \$76,000	\$41,040 - \$45,600	\$27,360 - \$30,400
\$10,000,000 - \$14,999,999	84 Bps	\$84,000 - \$126,000	\$50,400 - \$75,600	\$33,600 - \$50,400
\$15,000,000 - \$19,999,999	92 Bps	\$138,000 - \$184,000	\$82,800 - \$110,400	\$55,200 - \$73,600
\$20,000,000 +	100 Bps	\$200,000 +	\$120,000 +	\$80,000 +

*Excludes Guarantee Series, Choice Series and internal rollovers - see Gold Eagle brochure (6050-L) for more details.

The one who works for you!

