

Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Bonus Gold

10% Premium Bonus

	Cap	PR	Asset Fee	PT	
S&P 500® Annual Monthly Avg w/ PR	-	30%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	0%	-	
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	0%	-	
Dow Annual Monthly Avg w/ Cap	2.50%	-	0%	-	
Dow Annual Pt to Pt w/ Cap	2.50%	-	0%	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	0%	-	
S&P 500 Performance Trigger	-	-	-	2.00%	
Bond Yield w/ Cap	5.15%	-	2.00%	-	
Volatility Control Index ³	-	-	2.75%	-	
Current Fixed Value Rate 1.15%⁴					
Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years) ⁷					

Retirement Gold

8% Premium Bonus⁶

	Cap	PR	Asset Fee	PT		
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums. Issue Age: 18-78 Qual & Non-Qual	
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-		
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-		
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-		
S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	0%	-		
S&P 500 Performance Trigger	-	-	-	1.75%		
Bond Yield w/ Cap	4.65%	-	2.00%	-		
Volatility Control Index ³	-	-	3.00%	-		
Current Fixed Value Rate 1.00%⁴						
Surrender Charge: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)						
Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years)						

For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78.



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Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Foundation Gold

7% Premium Bonus⁶

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	1.75%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years) Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)					

Traditions Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	45%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually
S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	30%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	3.75%	
Bond Yield w/ Cap	7.90%	-	2.00%	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.85%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years) ⁸					

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Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Choice Series

	Cap	PR	Asset Fee	PT	
Choice 6					Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider: Choice Series Version Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Minimum Guaranteed Surrender Value (MGSV): 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Minimum Premium: \$10,000 Choice Series are excluded from all incentives.
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁵	-	-	-	
Volatility Control Index ³	-	-	1.75%	-	
Current Fixed Value Rate 1.60%⁴					
Surrender Charge: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years)					
Choice 8					
S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.75%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years)					
Choice 10					
S&P 500 Annual Pt to Pt w/ PR	-	50%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	2.00%	-	-	-	
Volatility Control Index ³	-	-	1.25%	-	
Current Fixed Value Rate 1.95%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years)					

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Advantage Gold					5% Premium Bonus
	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	Lifetime Income Benefit Rider
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	-	-	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ²
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	1.75%	Minimum Guaranteed Surrender Value (MGSV): 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.05%⁴					Premium Bonus on all 1st year Premiums.
Surrender Charge: 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)					

Heritage Gold					
	Cap	PR	Asset Fee	PT	
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2.
Current Fixed Value Rate 1.00%⁴					Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ²
					Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually
					Issue Age: 79-85, Non-Qual
					Premium: Minimum \$75,000, Maximum: \$500,000
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Issue Age	Premium	
<p style="text-align: center;">18-80 Qual & Non-Qual</p> <p style="text-align: center;">(Excludes Heritage Gold & Retirement Gold)</p>	<p style="text-align: center;">Minimum: \$5,000</p> <p style="text-align: center;">(Excludes Heritage Gold and Choice Series)</p>	<p style="text-align: center;">Maximum:</p> <p style="text-align: center;">18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000</p>

Annuity Contract and Rider issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC11 IDX4, INDEX-6-07, ICC11 IDX2, ICC14 IDX8, ICC14 R-LIBR and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%. Fixed Value for DE form series Index-1-05 is 2.25%.

⁵ Monthly Cap

⁶ Bonus Vesting Schedule Applies

⁷ Surrender Charge Period for DE form series Index-1-05 is 17 years.

⁸ Surrender Charge Period for CA form series ICC11 IDX4 is 9 years.

PR = Participation Rate PT = Performance Trigger

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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Fixed Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Premier Eagle 10

10% Premium Bonus

Current Fixed Value Rate - 2.00%

10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule.

5% Bonus issue ages 76-80.

For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 18-80.

For OK: 7% Bonus for issue ages 18-75. 3% Bonus for issue ages 76-80.

Bonus on Premiums added in years 1-5.

Penalty-Free Withdrawals:³ 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately¹

Lifetime Income Benefit Rider

Minimum Guaranteed Interest Rate (MGIR-CV): Currently 2.00%

Issue Age: 18-80 Qual & Non-Qual

Minimum Premium: Min: \$2,000 - Qual
\$5,000 - Non Qual
Max: 18-69 \$1,500,000
70-74 \$1,000,000
75-80 \$750,000

Surrender Charge: 18-75: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 Years)
76-80: 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 Years)

Premier Eagle 12

8% Premium Bonus⁴

Current Fixed Value Rate - 1.00%

8% Bonus on all first year premiums.⁴

Penalty-Free Withdrawals:³ 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately¹

Lifetime Income Benefit Rider

Minimum Guaranteed Interest Rate (MGIR-CV): Currently 1.00%

Issue Age: 18-78 Qual & Non-Qual

Minimum Premium: Min: \$2,000 - Qual
\$5,000 - Non Qual
Max: 18-69 \$1,500,000
70-74 \$1,000,000
75-78 \$750,000

Surrender Charge: 18-75: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)
Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years)⁴

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Fixed Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Guarantee Series

		Rates	Penalty-Free Withdrawals: ³ Annually, Penalty-free withdrawal of interest credited that contract year Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Issue Age: 18-85 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000
Guarantee 5		2.25%	
Guarantee 6		2.45%	
Guarantee 7		2.70%	

Surrender Charge⁵:
Guarantee 5: 9, 8, 7, 6, 5, 0% (5 Years)
Guarantee 6: 9, 8, 7, 6, 5, 4, 0% (6 Years)
Guarantee 7: 9, 8, 7, 6, 5, 4, 3, 0% (7 Years)

SPIA-1 Immediate

<p>Call Marketing for Quotes</p>	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annually or annually. Issue Age: 18-90 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000
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Annuity Contract and Rider issued under form series FPDA-7-08, FRG-2-09, ICC13 MYGA, F-LIBR-09 and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

⁴ Bonus Vesting Schedule Applies.

⁵ See disclosure for state specific variations.

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Product Profile

For Use in AK, MN, NJ, NV, OH, OK, OR, TX, UT, WA

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Traditions Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	45%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually
S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	30%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	3.75%	
Bond Yield w/ Cap	7.90%	-	2.00%	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.85%⁴					

Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 Years)

Foundation Gold

7% Premium Bonus⁶

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD Immediately from Fixed Value. ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt	1.20% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	1.75%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.00%⁴					

Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 Years)
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Choice Series

	Cap	PR	Asset Fee	PT	
Choice 6					Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider: Choice Series Version Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Minimum Guaranteed Surrender Value (MGSV): 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Minimum Premium: \$10,000 Choice Series are excluded from all incentives.
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁵	-	-	-	
Volatility Control Index ³	-	-	1.75%	-	
Current Fixed Value Rate 1.60%⁴					
Surrender Charge: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years)					
Choice 8					
S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.75%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years)					
Choice 10					
S&P 500 Annual Pt to Pt w/ PR	-	50%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	2.00%	-	-	-	
Volatility Control Index ³	-	-	1.25%	-	
Current Fixed Value Rate 1.95%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years)					

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Product Profile

Interest Rates Effective: 03/03/15



(Rates Subject to Change)

Benefit Gold					5% Premium Bonus
	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	0%	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	1.75%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: 13.5, 12.25, 11, 9.75, 8.25, 7, 5.5, 4, 2.5, 1, 0% (10 Years)					

Heritage Gold					
	Cap	PR	Asset Fee	PT	
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2 Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 79-85 Non-Qual Minimum Premium: <u>Min:</u> \$75,000 <u>Max:</u> \$500,000
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15



(Rates Subject to Change)

Guarantee Series

Rates		Penalty-Free Withdrawals: ⁷ Annually, Penalty-free withdrawal of interest credited that contract year Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Issue Age: 18-85 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000
Guarantee 5	2.25%	
Guarantee 6	2.45%	
Guarantee 7	2.70%	

Surrender Charge:
Guarantee 5: 9, 8, 7, 6, 5, 0% (5 Years)
Guarantee 6: 9, 8, 7, 6, 5, 4, 0% (6 Years)
Guarantee 7: 9, 8, 7, 6, 5, 4, 3, 0% (7 Years)

SPIA-1 Immediate

Call Marketing for Quotes	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annually or annually. Issue Age: 18-90 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000 86-90 \$250,000
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The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15



(Rates Subject to Change)

Issue Age	Premium							
<p style="text-align: center;">18-80 Qual & Non-Qual</p> <p style="text-align: center;">(Excludes Heritage Gold, Guarantee Series, and SPIA-1)</p>	<p style="text-align: center;">Minimum: \$5,000</p> <p style="text-align: center;">(Excludes Heritage Gold, Choice Series, Guarantee Series, and SPIA-1)</p>	<p style="text-align: center;">Maximum:</p> <table border="0"> <tr> <td style="padding-right: 10px;">18-69</td> <td>\$1,500,000</td> </tr> <tr> <td>70-74</td> <td>\$1,000,000</td> </tr> <tr> <td>75-80</td> <td>\$750,000</td> </tr> </table>	18-69	\$1,500,000	70-74	\$1,000,000	75-80	\$750,000
18-69	\$1,500,000							
70-74	\$1,000,000							
75-80	\$750,000							

Annuity Contract and Rider issued under form series ICC11 IDX3, ICC11 IDX4, ICC14 IDX8, ICC11 IDX2, ICC13 IDX7, ICC13 MYGA, ICC14 R-LIBR and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁵ Monthly Cap

⁶ Bonus Vesting Schedule Applies

⁷ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

PR = Participation Rate

PT = Performance Trigger

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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Product Profile

For Use in CT

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Traditions Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	45%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually
S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	30%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	3.75%	
Bond Yield w/ Cap	7.90%	-	2.00%	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.85%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 Years)					

CT Gold

3% Premium Bonus⁴

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	30%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	-	-	
S&P 500 Monthly Pt to Pt	1.40% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	-	-	
S&P 500 Performance Trigger	-	-	-	2.00%	
Bond Yield w/ Cap	5.15%	-	2.00%	-	
Volatility Control Index ³	-	-	2.75%	-	
Current Fixed Value Rate 1.15%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.00, .50, 0% (10 Years)					

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Choice Series

	Cap	PR	Asset Fee	PT	
Choice 6					Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider: Choice Series Version Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Minimum Guaranteed Surrender Value (MGSV): 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Minimum Premium: \$10,000 Choice Series are excluded from all incentives.
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁵	-	-	-	
Volatility Control Index ³	-	-	1.75%	-	
Current Fixed Value Rate 1.60%⁴					
Surrender Charge: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years)					
Choice 8					
S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.75%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years)					
Choice 10					
S&P 500 Annual Pt to Pt w/ PR	-	50%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	2.00%	-	-	-	
Volatility Control Index ³	-	-	1.25%	-	
Current Fixed Value Rate 1.95%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years)					

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15



(Rates Subject to Change)

Heritage Gold

S&P 500 Annual Pt to Pt w/ Cap	Cap	PR	Asset Fee	PT	
	1.00%	-	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2 Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 79-85 Non-Qual Minimum Premium: <u>Min:</u> \$75,000 <u>Max:</u> \$500,000
Current Fixed Value Rate 1.00% ⁴					
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

Guarantee Series

	Rates	
Guarantee 5	2.25%	Penalty-Free Withdrawals: ⁷ Annually, Penalty-free withdrawal of interest credited that contract year Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Issue Age: 18-85 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000
Guarantee 6	2.45%	
Guarantee 7	2.70%	
Surrender Charge: Guarantee 5: 9, 8, 7, 6, 5, 0% (5 Years) Guarantee 6: 9, 8, 7, 6, 5, 4, 0% (6 Years) Guarantee 7: 9, 8, 7, 6, 5, 4, 3, 0% (7 Years)		

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



SPIA-1 Immediate

Call Marketing for Quotes

Income Options: 5-25 year Certain or Life options (with or without period certain)

Payout Modes:

Monthly, quarterly, semi-annually or annually.

Issue Age: 18-90 Qual & Non-Qual

Minimum Premium: Min: \$10,000

<u>Max:</u>	18-69	\$1,000,000
	70-74	\$750,000
	75-80	\$500,000
	81-90	\$250,000

Issue Age	Premium	
18-80 Qual & Non-Qual (Excludes Heritage Gold, Guarantee Series, and SPIA-1)	Minimum: \$5,000 (Excludes Heritage Gold, Choice Series, Guarantee Series, and SPIA-1)	Maximum: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 (Excludes Heritage Gold, Guarantee Series, and SPIA-1)

Annuity Contract and Rider issued under form series 11 IDX4, 14 IDX8, CT IDX2, CT13 IDX7, 13 MYGA, 14 R-LIBR.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁵ Monthly Cap

⁷ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

PR = Participation Rate

PT = Performance Trigger

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities.

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Product Profile

For Use in FL

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Traditions Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	45%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 18-80 Minimum Premium: \$5,000 Maximum Premium: 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000
S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	30%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	3.75%	
Bond Yield w/ Cap	7.90%	-	2.00%	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.85%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 Years)					

Foundation Gold

7% Premium Bonus⁶

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr. 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD Immediately from Fixed Value. ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums. Issue Age: 18-80 Minimum Premium: \$5,000 Maximum Premium: 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt	1.20% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	1.75%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 Years)					
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)					



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Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Retirement Gold					8% Premium Bonus⁶
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums. Issue Age: 18-78 Qual & Non-Qual Minimum Premium: \$5,000 Maximum Premium: 18-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	0%	-	
S&P 500 Performance Trigger	-	-	-	1.75%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	3.00%	-	
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: Issue Ages 18-64: 12.5, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0% (10 Years); Issue Ages 65-78: 10, 10, 10, 9, 8, 7, 6, 5, 3.5, 2, 0% (10 Years) Bonus Vesting: 0, 0, 10, 20, 30, 40, 50, 62.5, 75, 87.5, 100% (10 Years)					

Bonus Gold					10% Premium Bonus
S&P 500 [®] Annual Monthly Avg w/ PR	-	30%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums. Issue Age: 18-64 Minimum Premium: \$5,000 Maximum Premium: 18-64 - \$1,500,000
S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	0%	-	
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	0%	-	
Dow Annual Monthly Avg w/ Cap	2.50%	-	0%	-	
Dow Annual Pt to Pt w/ Cap	2.50%	-	0%	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	0%	-	
S&P 500 Performance Trigger	-	-	-	2.00%	
Bond Yield w/ Cap	5.15%	-	2.00%	-	
Volatility Control Index ³	-	-	2.75%	-	
Current Fixed Value Rate 1.15%⁴					
Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years)					



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Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Choice Series

	Cap	PR	Asset Fee	PT	
Choice 6					Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider: Choice Series Version Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Minimum Guaranteed Surrender Value (MGSV): 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 18-80 Minimum Premium: \$10,000 Maximum Premium: 18-69 - \$1,500,000 70-74 - \$1,000,000 75-80 - \$750,000 Choice Series are excluded from all incentives.
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁵	-	-	-	
Volatility Control Index ³	-	-	1.75%	-	
Current Fixed Value Rate 1.60%⁴					
Surrender Charge: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years)					
Choice 8					
S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	
Volatility Control Index ³	-	-	1.50%	-	
Current Fixed Value Rate 1.75%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years)					
Choice 10					
S&P 500 Annual Pt to Pt w/ PR	-	50%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	2.00%	-	-	-	
Volatility Control Index ³	-	-	1.25%	-	
Current Fixed Value Rate 1.95%⁴					
Surrender Charge: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years)					

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Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Heritage Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2 ¹ Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 79-85 Non-Qual Minimum Premium: <u>Min:</u> \$75,000 <u>Max:</u> \$500,000
Current Fixed Value Rate 1.00% ⁴					
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

Premier Eagle 12

8% Premium Bonus⁴

Current Fixed Value Rate - 1.00%	Penalty-Free Withdrawals: ⁷ 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR-CV): Currently 1.00% Issue Age: 18-64 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$2,000 - Qual \$5,000 - Non Qual <u>Max:</u> 18-64 \$1,500,000
Surrender Charge: 18-64: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)	
Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years) ⁴	

The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15



(Rates Subject to Change)

Guarantee Series

Rates		Penalty-Free Withdrawals: ⁷ Annually, Penalty-free withdrawal of interest credited that contract year Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ² Issue Age: 18-85 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000
Guarantee 5	2.25%	
Guarantee 6	2.45%	
Guarantee 7	2.70%	

Surrender Charge:
Guarantee 5: 9, 8, 7, 6, 5, 0% (5 Years)
Guarantee 6: 9, 8, 7, 6, 5, 4, 0% (6 Years)
Guarantee 7: 9, 8, 7, 6, 5, 4, 3, 0% (7 Years)

SPIA-1 Immediate

<p>Call Marketing for Quotes</p>	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annually or annually. Issue Age: 18-90 Qual & Non-Qual Minimum Premium: <u>Min:</u> \$10,000 <u>Max:</u> 18-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000
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The one who works for you!



Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)



Annuity Contract and Rider issued under form series 11 IDX4, 11 IDX3, FL12 IDX5, FL11 IDX2.1, FL14 IDX8, FRG-2-09-FL.3, FL MYGA, SPIA-1-FL.3, INDEX-4-10-FL.3, INDEX-1-07-FL.3.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁵ Monthly Cap

⁶ Bonus Vesting Schedule Applies

⁷ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

PR = Participation Rate

PT = Performance Trigger

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities.

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