Interest Rates Effective: 03/03/15

(Rates Subject to Change)

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

	\			
7 7				
		lent	4.) [•]

PR PT Cap **Asset Fee** S&P 500 Annual Monthly Avg w/ PR 25% 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

8% Premium Bonus

Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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

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.



The one who works for you!

1031-EI 03.03.15 Page 1 of 5



(Rates Subject to Change)

Foundation G	7% Premium Bonus ⁶						
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 5% of Contract		
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Value Annually, Starting Yr 2. Cumulative penalty-		
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	free withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹		
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): 87.5% premiums paid, less withdrawal proceeds, at		
Bond Yield w/ Cap	4.65%	-	2.00%	-	MGIR, compounded annually		
Volatility Control Index ³	-	-	3.00%	-	Premium Bonus on all 1st year Premiums.		
Current Fixe	,						

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

The one who works for you!



1031-EI 03.03.15 Page 2 of 5





Choice Series				
	Сар	PR	Asset Fee	PT
Choice 6				
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 Fix	ed Value Ra	ite 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 Fix	ed Value Ra	ite 1.75% ⁴	110 170	
Surrender Charge: 9.20, 8.25, 7.25,	6.50, 5.50, 4	.50, 3.50, 2.5	0, 0% (8 Yea	rs)
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%	-
•	ed Value Ro	ate 1.95% ⁴		
Surrender Charge: 9.20, 8.25, 7.25, 6	.50, 5.50, 4.50	0, 3.50, 2.50.	1.50, 0.50, 0%	(10 Years)



Advantage Go	5% Premium Bonus						
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 10% of Contract		
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Value Annually, Starting Yr 2. Systematic W/D &		
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	RMD immediately from Fixed Value ¹		
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%	-	-	-	Minimum Guaranteed Interest Rate (MGIR):		
S&P 500 Monthly Pt to Pt w/ Cap	1.20%5	-	-	-	Currently 1.50% ²		
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	Minimum Guaranteed Surrender Value (MGSV):		
S&P 500 Performance Trigger	-	-	-	1.75%	84% of 1st year premiums and premium bonus,		
Bond Yield w/ Cap	4.65%	-	2.00%	-	plus 87.5% of any additional premiums received		
Volatility Control Index ³	-	-	3.00%	-	after 1st contract year, less withdrawal proceeds, at		
Current Fixe	MGIR, compounded annually Premium Bonus on all 1st year Premiums.						
Surrender Charge: 16, 15, 14, 13, 11	Surrender Charge: 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)						

Heritage Gold							
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 5% of Contract		
S&P 500 Annual Pt to Pt w/ Cap	1.00%	Value Annually, Starting Yr 2.					
	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ²						
Current Fixe	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)						





(Rates Subject to Change)

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

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
- ⁷Surrender 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.

The "S&P® and/or Dow Jones"" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Standard & Poor's®, S&P® and/or Dow Jones® are trademarks of the SPDJI; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American Equity Investment Life Insurance Company's Bonus Gold, Retirement Gold, Foundation Gold, Traditions Gold, Advantage Gold, Choice Series and Heritage Gold are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones.



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

Fixed Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Premier Eagle 10

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.

10% Premium Bonus

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%

Corrollity 2.00 /0

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

Current Fixed Value Rate - 1.00%

8% Bonus on all first year premiums.4

8% Premium Bonus⁴

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

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)

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

The one who works for you!

1031-F 03.03.15 Page 1 of 2

Fixed Product Profile

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

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

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-I	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

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

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.

- 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 occuring during the surrender charge period.
- ⁴ Bonus Vesting Schedule Applies.
- ⁵ See disclosure for state specific variations.

The one who works for you!

AMERICAN

EQUITY INVESTMENT LIFE
INSURANCE COMPANY

1031-F 03.03.15 Page 2 of 2

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

Foundation Go	7 /	<i>r</i>
# # · / · / / / / · / · / / / / / / / /		

	Сар	PR	Asset Fee	PT
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-
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)

7% Premium Bonus

Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2. Cumulative penaltyfree 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.

The one who works for you! **AMERIC** EQUITY INVESTMENT LIFE INSURANCE COMPANY

1031-B 03.03.15 Page 1 of 5

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)



(Rates Subject to Change)



Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 10% of Contract
				Value Annually, Starting Yr 2. Systematic W/D &
-	35%	-	-	RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider:
4.50%	-	-	-	Choice Series Version
1.80%5	-	-	-	Minimum Guaranteed Interest Rate (MGIR):
-	-	1.75%	-	Currently 1.00% ²
ed Value Ra	ite 1.60% ⁴			Minimum Guaranteed Surrender Value (MGSV):
4, 2.50, 0% (6 Years)			90% premiums paid, less withdrawal proceeds, at
				MGIR, compounded annually
-	40%	-	-	Minimum Premium: \$10,000
4.75%	-	-	-	Choice Series are excluded from all incentives.
1.90%	-	-	-	
-	-	1.50%	-	
ed Value Ra	ite 1.75% ⁴			
6.50, 5.50, 4	.50, 3.50, 2.5	i0, 0% (8 Yea	rs)	
-	50%	-	-	
5.00%	-	-	-	
2.00%	-	-	-	
-	-	1.25%	-	
ed Value Ro	ate 1.95% ⁴			
	- 4.50% 1.80% - ed Value Ro 4, 2.50, 0% (- 4.75% 1.90% - ed Value Ro 6.50, 5.50, 4	- 35% 4.50% - 1.80% ⁵ ed Value Rate 1.60% ⁴ 4, 2.50, 0% (6 Years) - 40% 4.75% - 1.90% ed Value Rate 1.75% ⁴ 6.50, 5.50, 4.50, 3.50, 2.5 - 50% 5.00% - 2.00%	- 35% - 1.80% ⁵ 1.75% ed Value Rate 1.60% ⁴ 4, 2.50, 0% (6 Years) - 40% - 4.75% 1.90% 1.50% ed Value Rate 1.75% ⁴ 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years) - 50% - 5.00%	- 35%

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)



Benefit Gold					5% Premium Bonus	
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 10% of Contract	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Value Annually, Starting Yr 2. Systematic W/D &	
S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-	RMD Immediately from Fixed Value ¹	
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%	-	-	-	Minimum Guaranteed Interest Rate (MGIR):	
S&P 500 Monthly Pt to Pt w/ Cap	1.20%5	-	0%	-	Currently 1.50% ²	
10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-	Minimum Guaranteed Surrender Value (MGS)	
S&P 500 Performance Trigger	-	-	-	1.75%	87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	
Bond Yield w/ Cap	4.65%	-	2.00%	-	Premium Bonus on all 1st year Premiums.	
Volatility Control Index ³	-	-	3.00%	-	Tremon bonos on an 131 year Fremionis.	

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

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





Interest Rates Effective: 03/03/15

(Rates Subject to Change)

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

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								
(F	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							
Call Marketing for Quotes	Minimum Premium: Min: \$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							



(Rates Subject to Change)

Issue Age	nium	
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

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, augranteed 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
- Adrket 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.

The "S&P® and/or Dow Jones®" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Standard & Poor's®, S&P® and/or Dow Jones® are trademarks of the SPDJI; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American Equity Investment Life Insurance Company. American Equity Investment Life Insurance Company's Foundation Gold. Traditions Gold. Choice Series. Benefit Gold and Heritage Gold are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones.



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

For Use in CT

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Traditions Gold

Сар	PR	Asset Fee	PT
-	45%	-	-
5.00%	-	-	-
-	30%	-	-
4.50%	-	-	-
1.90%5	-	-	-
4.50%	-	-	-
-	-	-	3.75%
7.90%	-	2.00%	-
-	-	1.50%	-
	5.00% - 4.50% 1.90% ⁵ 4.50%	- 45% 5.00% - 30% 4.50% - 1.90% ⁵ - 4.50%	- 45%

Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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

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

	Сар	PR	Asset Fee	PT
S&P 500 Annual Monthly Avg w/ PR	-	30%	-	-
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)

3% Premium Bonus

Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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.

AMERICAN
EQUITY INVESTMENT LIFE
INSURANCE COMPANY

The one who works for you!

1031-CT 03.03.15 Page 1 of 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)



(Rates Subject to Change)



					(Raies 30bject to Change)
Choice Series					
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 10% of Contract
Choice 6					Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	Lifetime Income Benefit Rider:
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	Choice Series Version
S&P 500 Monthly Pt to Pt w/ Cap	1.80%5	-	-	-	Minimum Guaranteed Interest Rate (MGIR):
Volatility Control Index ³	-	-	1.75%	-	Currently 1.00% ²
Current Fix	ed Value Ra	ite 1.60% ⁴			Minimum Guaranteed Surrender Value (MGSV):
Surrender Charge: 9.20, 8, 7, 5.50,	4, 2.50, 0% (6 Years)			90% premiums paid, less withdrawal proceeds, at
Choice 8					MGIR, compounded annually
S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-	Minimum Premium: \$10,000
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	Choice Series are excluded from all incentives.
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	internives.
Volatility Control Index ³	-	-	1.50%	-	
Current Fix	ed Value Ra	ite 1.75% ⁴			
Surrender Charge: 9.20, 8.25, 7.25,	6.50, 5.50, 4	.50, 3.50, 2.5	i0, 0% (8 Yea	rs)	
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 Fix	ed Value Ro	ate 1.95% ⁴			



Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Heritage Gold					
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 5% of Contract
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	-	-	Value Annually, Starting Yr 2
	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50%²				
Current Fixe	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: Min: \$75,000 Max: \$500,000
Surrender Charge: 8, 7, 6, 5, 4, 0%	(5 Years)				

Guarantee Series									
Rates	Penalty-Free Withdrawals: Annually, Penalty- free withdrawal of interest credited that contract year								
2.25%	Minimum Guaranteed Interest Rate (MGIR): Currently 1.00% ²								
2.45%	Issue Age: 18-85 Qual & Non-Qual Minimum Premium: Min: \$10,000								
2.70%									
	2.25%								

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: Min: \$10,000

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

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

The "S&P® and/or Dow Jones®" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Standard & Poor's®, S&P® and/or Dow Jones® are trademarks of the SPDJI; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American Equity Investment Life Insurance Company. American Equity Investment Life Insurance Company's CT Gold, Traditions Gold, Choice Series and Heritage Gold are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones.



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

life.american-equity.com

6000 Westown Pkwy, West Des Moines, IA 50266

For Use in FL

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Traditions Gold

Cap	PR	Asset Fee	PT
-	45%	-	-
5.00%	-	-	-
-	30%	-	-
4.50%	-	-	-
1.90% ⁵	-	-	-
4.50%	-	-	-
-	-	-	3.75%
7.90 %	-	2.00%	-
-	-	1.50%	-
	- 4.50% 1.90% ⁵ 4.50%	- 45% 5.00% - 30% 4.50% - 1.90% ⁵ - 4.50%	- 45%

Current Fixed Value Rate 1.85%4

Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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

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

Foundation Gold

	Сар	PR	Asset Fee	PT
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-
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

7% Premium Bonus

Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2. Cumulative penaltyfree 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

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!



Page 1 of 6 1031-FL 03.03.15

Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Retirement Gold				
	Сар	PR	Asset Fee	PT
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-
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

8% Premium Bonus

Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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

Premium Bonus on all 1st year Premiums.

Issue Age: 18-78 Qual & Non-Qual Minimum Premium: \$5,000

MGIR, compounded annually

Maximum Premium: 18-69 \$1,500,000

70-74 \$1,000,000 75-78 \$750,000

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)

10% Premium Bonus Bonus Gold

	Сар	PR	Asset Fee	PT
S&P 500® Annual Monthly Avg w/ PR	-	30%	-	-
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

Penalty-Free Withdrawals: 10% of Contract

Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value¹

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

Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5,17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years)

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

The one who works for you!

Page 2 of 6 1031-FL 03.03.15

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)



(Rates Subject to Change)



Choice Series					
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 10% of Contract
Choice 6					Value Annually, Starting Yr 2. Systematic W/D &
S&P 500 Annual Pt to Pt w/ PR	-	35%		-	RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider:
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-	Choice Series Version
S&P 500 Monthly Pt to Pt w/ Cap	1.80%5	-	-	-	Minimum Guaranteed Interest Rate (MGIR):
Volatility Control Index ³	-	-	1.75%	-	Currently 1.00% ²
Current Fix	ed Value Ra	ite 1.60% ⁴			Minimum Guaranteed Surrender Value (MGSV):
Surrender Charge: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years)				90% premiums paid, less withdrawal proceeds, at	
Choice 8					MGIR, compounded annually
S&P 500 Annual Pt to Pt w/ PR	-	40%		-	Issue Age: 18-80
S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-	Minimum Premium: \$10,000
S&P 500 Monthly Pt to Pt w/ Cap	1.90%	-	-	-	Maximum Premium: 18-69 - \$1,500,000 70-74 - \$1,000,000
Volatility Control Index ³	-	-	1.50%	-	75-80 - \$750,000
Current Fix	ed Value Ra	ite 1.75% ⁴			
Surrender Charge: 9.20, 8.25, 7.25,	6.50, 5.50, 4	.50, 3.50, 2.5	i0, 0% (8 Yea	rs)	Choice Series are excluded from all
Choice 10					incentives.
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					



Interest Rates Effective: 03/03/15

(Rates Subject to Change)

Heritage Gold					
	Сар	PR	Asset Fee	PT	Penalty-Free Withdrawals: 5% of Contract
S&P 500 Annual Pt to Pt w/ Cap	t to Pt w/ Cap 1.00% Value Annually, Starting Yr 2 ¹				Value Annually, Starting Yr 2 ¹
					Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ²
Current Fixed Value Rate 1.00% ⁴				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: Min: \$75,000	
					<u>Max:</u> \$500,000
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

Premier Eagle 12	8% Premium Bonus ⁴		
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: Min: \$2,000 - Qual \$5,000 - Non Qual Max: 18-64 \$1,500,000		
Surrender Charge: 18-64: 12.5, 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)			

The one who works for you!



1031-FL 03.03.15 Page 4 of 6



Interest Rates Effective: 03/03/15

(Rates Subject to Change)

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

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: Min: \$10,000	
	<u>Mαx:</u> 18-69 \$1,000,000	
	70-74 \$750,000	
	75-80 \$500,000	
	81-90 \$250,000	

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.

The "S&P® and/or Dow Jones®" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Standard & Poor's®, S&P® and/or Dow Jones® are trademarks of the SPDJI; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American Equity Investment Life Insurance Company. American Equity Investment Life Insurance Company's Bonus Gold, Retirement Gold, Foundation Gold, Traditions Gold, Choice Series and Heritage Gold are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P and/or Dow Jones.



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

6000 Westown Pkwy, West Des Moines, IA 50266

life.american-equity.com