

Financial Stability of American Equity

Insurance Carrier	Solvency ¹	Liquid Assets ¹	Capital & Surplus to Assets ²	AM Best Rating ³
American Equity Investment Life Insurance Company	\$106.92	\$87.81	6.47%	A-
Allianz Life Insurance Company of North America	\$105.89	\$93.16	5.56%	A
Aviva Life and Annuity Company	\$105.85	\$89.03	5.52%	A
ING USA Annuity and Life Insurance Company	\$103.21	\$81.34	3.11%	A
The Lincoln National Life Insurance Company	\$104.26	\$86.21	4.09%	A+
Midland National Life Insurance Company	\$106.56	\$96.95	6.15%	A+
Fidelity & Guaranty Financial Life Insurance Company	\$105.67	\$100.70	5.36%	B++

Financial Information and AM Best Rating current as of 12/31/11.

INFORMATION GATHERED FROM: SNL Financial (2011 Statutory Financial Data)

¹**Solvency:** Assets over Liabilities indicates financial soundness and a company's ability to meet all obligations as they become due. **Liquid Assets:** Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities (excluding separate account liabilities). A high ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise.

²**Capital and Surplus to Assets:** Capital and surplus divided by total assets.

³A.M. Best's rating is a measure of performance in the areas of Investment Quality, Policy Reserves, Capital Adequacy, Cost Control and Management Experience. A.M. Best uses 15 rating categories ranging from A++ to F. An A- rating from A.M. Best is its fourth-highest rating.



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888-647-1371
www.american-equity.com



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