

P.O. BOX 71216  
DES MOINES, IA 50325

**TRUE Liquidity 10% of Contract Value available annually after 1st year**  
**TRUE Asset Preservation with NO Surrender Charge at Death**

**TRUE Choices and Flexibility Interest Crediting Methods**

# Indexed Product PROFILE

# 888-221-1234

OFFICE HOURS: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT  
[www.american-equity.com](http://www.american-equity.com)

PRODUCT <sup>1</sup>	INTEREST RATES EFFECTIVE 12/5/2012 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>
<b>TRADITIONS GOLD</b> (11 IDX4)  Call for State Availability	S&P 500 Annual Monthly Average w/PR S&P 500 Annual Monthly Average w/Cap S&P 500 Annual Pt to Pt w/PR S&P 500 Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt 10-Year U.S. Treasury Bond Current Fixed Value Rate	Cap: N/A PR: 35% Asset Fee: N/A N/A 3.75% N/A 25% N/A 3.75% N/A 2.30% N/A 3.75% N/A 1.95%*	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup> Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	9, 8, 25, 7, 25, 6, 25, 5, 25, 4, 25, 3, 25, 2, 25, 1, .5, 0% <b>(10 years)</b>
	Includes a 8% Premium Bonus on all 1st year Premiums*** S&P 500 Annual Monthly Average w/PR S&P 500 Annual Monthly Average w/Cap S&P 500 Annual Pt to Pt w/PR S&P 500 Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt 10-Year U.S. Treasury Bond Current Fixed Value Rate	Cap: N/A PR: 15% Asset Fee: N/A N/A 2.50% N/A 15% N/A 2.50% N/A 1.45% N/A 2.50% N/A 1.10%*	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% <sup>4</sup> Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup> Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>
<b>BONUS GOLD</b> (INDEX-1-07)  Call for State Availability	S&P 500 Annual Monthly Average w/PR S&P 500 Annual Monthly Average w/Cap Dow Annual Monthly Average w/PR Dow Annual Pt to Pt w/Cap S&P 500 Annual Pt to Pt w/PR S&P 500 Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt 10-Year U.S. Treasury Bond Current Fixed Value Rate	Cap: N/A PR: 20% Asset Fee: N/A N/A 2.75% N/A 0% 2.75% N/A 0% N/A 20% N/A 0% 2.75% N/A 0% 1.70%* N/A 0% 2.75% N/A 0% 1.25%*	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup> Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	20, 19, 5, 19, 18, 5, 18, 17, 5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% <b>(16 years)</b>
	Includes a 8% Premium Bonus on all 1st year Premiums.** S&P 500 Annual Monthly Average w/PR S&P 500 Annual Monthly Average w/Cap S&P 500 Annual Pt to Pt w/PR S&P 500 Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt 10-Year U.S. Treasury Bond Current Fixed Value Rate	Cap: N/A PR: 15% Asset Fee: N/A N/A 2.50% N/A 15% N/A 2.50% N/A 1.45% N/A 1.10%*	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% <sup>4</sup> Minimum Guaranteed Surrender Value (MGSV): 80% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup> Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>
<b>RETIREMENT GOLD</b> (INDEX-2-09)  Call for State Availability	S&P 500 Annual Monthly Average w/PR S&P 500 Annual Monthly Average w/Cap S&P 500 Annual Pt to Pt w/PR S&P 500 Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt 10-Year U.S. Treasury Bond Current Fixed Value Rate	Cap: N/A PR: 15% Asset Fee: N/A N/A 2.50% N/A 15% N/A 2.50% N/A 1.45%* N/A 1.10%*	Min: \$5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup> Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup>	12, 5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% <b>(10 years)</b>  <b>Bonus Vesting</b> 0, 0, 0, 8, 33, 16, 67, 25, 33, 33, 41, 67, 50, 58, 33, 66, 67, 75, 83, 33, 91, 67, 100% <b>(14 years)</b>
	Includes a 8% Premium Bonus on 1 <sup>st</sup> year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78.	Cap: N/A PR: 15% Asset Fee: N/A N/A 2.50% N/A 15% N/A 2.50% N/A 1.45%* N/A 1.10%*				

# American Equity is the Gold Standard for Index Annuities

**INTEREST RATES EFFECTIVE 12/5/2012**  
(RATES SUBJECT TO CHANGE)

**MINIMUM RATES**

**ISSUE AGE<sup>1</sup>**

**PENALTY-FREE WITHDRAWALS**

**SURRENDER CHARGE<sup>1</sup>**

**PRODUCT<sup>1</sup>**  
**ADVANTAGE GOLD**  
(INDEX-6-07)  
Call for State Availability

**5% Premium Bonus<sup>3</sup>**

Includes a 5% Premium Bonus on all 1st year Premiums<sup>1</sup>

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR	N/A	75%	N/A
S&P 500 Annual Monthly Average w/Cap	2.50%	N/A	N/A
S&P 500 Annual Pt to Pt w/PR	N/A	75%	N/A
S&P 500 Annual Pt to Pt w/Cap	2.50%	N/A	N/A
S&P 500 Monthly Pt to Pt	1.45%*	N/A	0%
10-Year U.S. Treasury Bond	2.50%	N/A	N/A
Current Fixed Value Rate	1.15% <sup>++</sup>		

**BENEFIT GOLD**  
(K10 IDX-110)

**5% Premium Bonus<sup>3</sup>**

Includes a 5% Premium Bonus on Initial Single Premium.

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR	2.50%	N/A	N/A
S&P 500 Annual Monthly Average w/Cap	2.50%	N/A	N/A
S&P 500 Monthly Pt to Pt	1.45%*	N/A	0%
10-Year U.S. Treasury Bond	2.50%	N/A	N/A
Current Fixed Value Rate	1.25% <sup>++</sup>		

**INTEGRITY GOLD**  
(12 IDX5)

Call for State Availability

**6 yr Surrender Charge Period**

Includes a 5% Premium Bonus on all 1st year Premiums<sup>1</sup>

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR	N/A	100%	N/A
S&P 500 Annual Monthly Average w/Cap	1.00%	N/A	0%
Dow Annual Monthly Average w/PR	1.00%	N/A	0%
S&P 500 Annual Pt to Pt w/PR	N/A	100%	N/A
S&P 500 Annual Pt to Pt w/Cap	1.00%	N/A	0%
Dow Annual Pt to Pt w/PR	1.00%	N/A	0%
S&P 500 Monthly Pt to Pt	1.00%*	N/A	0%
10-Year U.S. Treasury Bond	1.00%	N/A	0%
Current Fixed Value Rate	1.00% <sup>++</sup>		

**HERITAGE GOLD**  
(11 IDX2)

**5 yr Surrender Charge Period**

Includes a 5% Premium Bonus on Initial Single Premium.

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR	N/A	100%	N/A
S&P 500 Annual Monthly Average w/Cap	1.00%	N/A	0%
Dow Annual Monthly Average w/PR	1.00%	N/A	0%
S&P 500 Annual Pt to Pt w/PR	N/A	100%	N/A
S&P 500 Annual Pt to Pt w/Cap	1.00%	N/A	0%
Dow Annual Pt to Pt w/PR	1.00%	N/A	0%
S&P 500 Monthly Pt to Pt	1.00%*	N/A	0%
10-Year U.S. Treasury Bond	1.00%	N/A	0%
Current Fixed Value Rate	1.00% <sup>++</sup>		

**MGIR:** Currently 1.50%<sup>4</sup>

**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

**MGIR:** Currently 1.50%<sup>4</sup>

**MGSV:** 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually

**MGIR:** Currently 1.50%<sup>4</sup>

**MGSV:** 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

**MGIR:** Currently 1.50%<sup>4</sup>

**MGSV:** 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

**Min:** \$5,000

**Max:** 0-69 \$1,000,000  
70-74 \$750,000  
75-80 \$500,000

**Min:** \$5,000

**Max:** 0-69 \$1,000,000  
70-74 \$750,000  
75-80 \$500,000

**Min:** \$5,000

**Max:** 0-69 \$1,000,000  
70-74 \$750,000  
75-80 \$500,000

**Min:** \$75,000

**Max:** \$500,000

10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.<sup>2</sup>  
Lifetime Income Benefit Rider (LIBR-2010)<sup>3</sup>

10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.<sup>2</sup>  
Lifetime Income Benefit Rider (LIBR-2010)<sup>3</sup>

10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.<sup>2</sup>  
Lifetime Income Benefit Rider (LIBR-2010)<sup>3</sup>

5% of Contract Value Annually, Starting Yr 2.

16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%  
**(10 years)**

13, 25, 12, 10, 7.5, 9, 25, 8, 6, 7.5, 5.5, 4, 2.5, 1, 0%  
**(10 years)**

8, 7, 6, 4, 5, 3, 1, 5, 0%  
**(6 years)**

8, 7, 6, 5, 4, 0%  
**(5 years)**

PR = Participation Rate  
\* Monthly Cap

<sup>1</sup>May vary by issue age and/or state. <sup>2</sup>Benefit not guaranteed and subject to change. <sup>3</sup>Form number varies by state. 4.5% option available for all issue ages. 6.5% option available for issue ages 50 and above.  
<sup>4</sup>MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.  
<sup>+</sup>Fixed Value Minimum Guaranteed Interest Rate is 1%.  
<sup>++</sup>Fixed Value Minimum Guaranteed Interest Rate is 1.25%  
<sup>\*\*</sup>Bonus Vesting Schedule applies

**Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability.**

**PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.**

"Standard & Poor's<sup>SM</sup>", "S&P 500<sup>SM</sup>", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company.  
Indexed annuities are not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing these products.  
"Dow Jones", "Dow Jones Industrial Average<sup>SM</sup>" and "DJIA<sup>SM</sup>" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company.  
American Equity's Indexed Annuities, based on the Dow Jones Industrial Average<sup>SM</sup>, are not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of purchasing this product.  
S&P 500<sup>SM</sup> Index does not include dividends. DJIA<sup>SM</sup> does not include dividends.