





P.O. BOX 71216
DES MOINES, IA 50325

Fixed Product PROFILE

OFFICE HOURS: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT
www.american-equity.com

888-221-1234

PRODUCT ¹	INTEREST RATES EFFECTIVE 08/01/2013 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹
PREMIER EAGLE 10 FPDA-7-08 	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 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.00%	Min: \$2,000- Qual. \$5,000- Non-Qual. Max: 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ² Lifetime Income Benefit Rider (F-LIBR-09)	0-75: 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 FRG-2-09 	1.35% 8% Bonus on all first year premiums.* *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)	(MGIR-CV): 1.0%	Min: \$2,000- Qual. \$5,000- Non-Qual. Max: 0-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ² Lifetime Income Benefit Rider (F-LIBR-09)	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)
Guarantee Series SPDA-MYGA MVA ¹	Guarantee 5 2.60% (2.10% in CA, DE, MN, PA & WA) Guarantee 7 3.00% (2.50% in CA, DE, PA & MN)	(MGIR): Currently 1.0%**	Min: \$10,000 Max: 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)

PLEASE NOTE: CREDITING RATES MAY VARY BY STATE AND ARE SUBJECT TO CHANGE WITH LITTLE ADVANCE NOTICE. NO LOOKBACKS ON RATE CHANGES . NO EXCEPTIONS! PLEASE CALL MARKETING FOR CURRENT RATES.

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FPDA-10 MVA- Call for State Availability	2.25% 2% Premium Bonus on Total 1st Year Premiums (Equals a 4.29% Effective First Year Yield, assuming no withdrawals)	(MGIR): Currently 2.25%**	<u>Min:</u> \$2,000 Qual \$5,000 Non-Qual <u>Max:</u> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% (12 years)
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> \$10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual & Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A

* Market Value Adjustment (MVA) applies to Partial Withdrawals that exceed the penalty-free amount allowed and Surrenders occurring during Surrender Charge Period.

**MGIR is set at issue, guaranteed for life of contract.

¹ Form number, availability and provisions may vary by issue age and/or state. See state specific disclosure for details and approval chart for availability.

² Benefit not guaranteed and subject to change.

⁺ Bonus vesting schedule applies. May vary by state.

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