

American Equity is the Gold Standard for Index Annuities



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TRUE Choices and Flexibility Interest Crediting Methods

Indexed Product PROFILE

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| PRODUCT ¹ | INTEREST RATES EFFECTIVE 09/05/2013 (RATES SUBJECT TO CHANGE) | MINIMUM RATES | MINIMUM PREMIUM | ISSUE AGE ¹ | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE ¹ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------------|-----------------|------------------------|--------------------------|-------------------------------------|-----|-----|-----|--------------------------------------|-------|-----|-----|----------------------------------|-------|-----|-----|-------------------------------|-------|-----|-----|------------------------------|--------|-----|-----|-------------------------------|--------------------|-----|-----|--|---|----------------------|---|---|---|----------------------|---|---|--------------------|--|--|---|---|----------------------|---|--|
| TRADITIONS GOLD (11 IDX4) Call for State Availability | <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>50%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>2.30%*</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.20%⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/PR | N/A | 50% | N/A | S&P 500 Annual Monthly Average w/Cap | 4.25% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR | N/A | 30% | N/A | S&P 500 Annual Pt to Pt w/Cap | 4.25% | N/A | N/A | S&P 500 Monthly Pt to Pt | 2.30%* | N/A | N/A | 10-Year U.S. Treasury Bond | 4.00% | N/A | N/A | Current Fixed Value Rate | 2.20% ⁺ | | | Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ⁴ Minimum Guaranteed Surrender Value (MGSV): 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (ICC13 R-LIBR.1) ¹ | 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 years) | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 50% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 4.25% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 30% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 4.25% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 2.30%* | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year U.S. Treasury Bond | 4.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 2.20% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TRADITIONS GOLD PLUS (11 IDX3) Call for State Availability | Includes an 8% Premium Bonus on all 1st year Premiums** <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.50%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">1.35%⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | S&P 500 Monthly Pt to Pt | 1.60%* | N/A | N/A | 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | Current Fixed Value Rate | 1.35% ⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (ICC13 R-LIBR.1) ¹ | 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) | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 1.60%* | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.35% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 30% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 3.25% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dow Annual Monthly Average w/Cap | 3.25% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dow Annual Pt to Pt w/Cap | 3.25% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 20% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 3.25% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 1.80%* | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year U.S. Treasury Bond | 2.75% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.50% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RETIREMENT GOLD (INDEX-2-09) Call for State Availability | Includes an 8% Premium Bonus on all 1st year Premiums** <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">1.35%⁺</td> </tr> </tbody> </table> <p>For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78.</p> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | Current Fixed Value Rate | 1.35% ⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 0-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000 | 0-78 Qual & Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (ICC13 R-LIBR.1) ¹ | 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) | | | | | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.35% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| PRODUCT ¹ | INTEREST RATES EFFECTIVE 09/05/2013 (RATES SUBJECT TO CHANGE) | MINIMUM RATES | ISSUE AGE ¹ | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE ¹ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---------------|------------------------|--------------------------|-------------------------------|--------------------------------------|-------|-----|-----|--------------------------------------|--------------------|-----|-----|---|---|---|----------------------------------|-------------------------------|-------|-----|-----|-------------------------------|---------------------|-----|----|---|---|--|--|--------------------------|--------------------|-----|----|--|---|--|---|--------------------------|--------------------|--|--|---|---|--|--|
| ADVANTAGE GOLD (INDEX-6-07) Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;">5% Premium Bonus¹</div> | Includes a 5% Premium Bonus on all 1st year Premiums ¹ <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.50%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.40%⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | Current Fixed Value Rate | 1.40% ⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 84% of 1 st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (IC13 R-LIBR.1) ¹ | 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 years) | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 25% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.40% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BENEFIT GOLD (IC10 IDX-110) Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;">5% Premium Bonus</div> | Includes a 5% Premium Bonus on Initial Single Premium. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.50%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.50%⁺⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | Current Fixed Value Rate | 1.50% ⁺⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (IC13 R-LIBR.1) ¹ | 13.25, 12, 10.75, 9.25, 8, 6.75, 5.5, 4, 2.5, 1, 0% (10 years) | | | | | | | | | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 3.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Monthly Pt to Pt | 1.60%* | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.50% ⁺⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INTEGRITY GOLD (12 IDX5) Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;">6 yr Surrender Charge Period</div> | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.00%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.00%⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Monthly Average w/PR | N/A | 10% | N/A | S&P 500 Annual Monthly Average w/Cap | 1.00% | N/A | 0% | Dow Annual Monthly Average w/Cap | 1.00% | N/A | 0% | S&P 500 Annual Pt to Pt w/PR | N/A | 10% | N/A | S&P 500 Annual Pt to Pt w/Cap | 1.00% | N/A | 0% | Dow Annual Pt to Pt w/Cap | 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% ⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually | Min: \$5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (IC13 R-LIBR.1) ¹ | 8,7,6,4,5,3,1.5,0% (6 years) |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/PR | N/A | 10% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Monthly Average w/Cap | 1.00% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dow Annual Monthly Average w/Cap | 1.00% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/PR | N/A | 10% | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/Cap | 1.00% | N/A | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dow Annual Pt to Pt w/Cap | 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% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HERITAGE GOLD (11 IDX2) Call for State Availability <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;">5 yr Surrender Charge Period</div> | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>1.00%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">1.00%⁺</td> </tr> </tbody> </table> | | Cap | PR | Asset Fee | S&P 500 Annual Pt to Pt w/ Cap | 1.00% | N/A | N/A | Current Fixed Value Rate | 1.00% ⁺ | | | MGIR: Currently 1.50% ⁴ MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually | Min: \$75,000 Max: \$500,000 | 79-85 Non-Qual 5% of Contract Value Annually, Starting Yr 2. | 8,7,6,5,4,0% (5 years) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cap | PR | Asset Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 Annual Pt to Pt w/ Cap | 1.00% | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Fixed Value Rate | 1.00% ⁺ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

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PR = Participation Rate

- ¹ Availability, Provisions and Form Numbers vary by state. Call for details.
- ² Benefit not guaranteed and subject to change.
- ³ Form number and availability may vary by state.
- ⁴ MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.
- ⁺ Fixed Value Minimum Guaranteed Interest Rate is 1%.
- ⁺⁺ Fixed Value Minimum Guaranteed Interest Rate is 1.25%
- ^{*} Monthly Cap
- ^{**} Bonus Vesting Schedule applies