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CERTIFICATE OF DISCLOSURE

GUARANTEE PLUS 1 (Flexible Premium Deferred Annuity with Market Value Adjustment Contract Form FPDA-5)*

MATURITY DATE

Set at issue, not during the Surrender Charge period and can be changed as Contract allows.

MINIMUM GUARANTEED INTEREST RATE (MGIR)

MGIR is 3%.

ADDITIONAL INTEREST

The FPDA-5 guarantees a 1% Additional Interest credit on all premiums paid through the fifth Contract Year. The Additional Interest credit is credited from the date the premium is received in our Home Office until the end of the fifth Contract Year. Rates on premiums received after the fifth Contract Year do not include the Additional Interest credit.

INTEREST CREDITING

The initial rate is guaranteed for the first five Contract Years on the Initial Premium. The initial rate consists of the current interest rate plus the 1% Additional Interest credit. Additional premiums receive our current interest rate, as of the date the premiums are received in our Home Office, plus the Additional Interest credit to the end of the fifth Contract Year. Renewal rates, after the fifth Contract Year, are subject to change, but are guaranteed to never be less than MGIR shown above.

SURRENDER CHARGES

A Surrender Charge (indicated below) is deducted by the Company in the event of Surrender or Withdrawal in the first year or in excess of 10% described below. (see Contract for full details):

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
%	12	12	11	10	9	8	7	6	4	2	0

PENALTY-FREE WITHDRAWALS

After the first Contract Year, you may make one Withdrawal each Contract Year of up to 10% of the Contract Value without a Surrender Charge. We also allow systematic withdrawals of interest only, or amounts sufficient to satisfy IRS minimum distribution rules**. No portion of a full Surrender during the Surrender Change Period is penalty-free. Penalty-Free Withdrawals processed within 12 months of Surrender are considered part of the Surrender transaction and are subject to surrender charges. Note: The IRS may impose a 10% penalty on Withdrawals before age 59½ except under specific conditions. See your tax advisor for details.

NO UP FRONT SALES CHARGES OR FEES

100% of your premium earns interest from the date it is received in the Home Office.

Agent Statement - I certify I have made no promises or assurances regarding future values of the Contract, nor have I made statements that differ from the disclosure.

I certify receipt of \$ _____ given to purchase a Tax-deferred Annuity.

MARKET VALUE ADJUSTMENT

This Contract includes a Market Value Adjustment (MVA) feature during the first ten years, which is applicable to full Surrenders and any Partial Withdrawals in excess of the penalty-free amount. **The MVA either increases or decreases the Contract Value before Surrender Charges are applied.** The amount of this increase or decrease is determined by the relationship between the original base rate (initial rate less the Additional Interest credit) at the time of issue, the current base rate for new issues at the time of Surrender or Withdrawal, and the time remaining to the end of the Surrender Period. As current base rates rise, Cash Surrender Values decrease, and as current base rates fall, Cash Surrender Values increase. The Cash Surrender Value is never less than total premiums paid, less Withdrawals, plus Minimum Guaranteed Interest of 3%, less applicable Surrender Charges; nor does the Cash Surrender Value ever exceed the Contract Value.

ANNUITY BENEFIT

Contract Proceeds may be converted to a Settlement Option after the first Contract Year. Income payments are based on the Contract Value if a life expectancy option is chosen; or if the Settlement Option period is at least two times the number of remaining Surrender Charge years.** We apply the Cash Surrender Value to all other options. The minimum Settlement Option period is 60 months.

DEATH BENEFIT

Death Benefit at death of Annuitant is full Contract Value. At death of Owner, who is other than Annuitant, we pay Contract Value currently waiving Surrender Charges and MVA.** Death Benefit is payable at first to die of Owner or Annuitant.

ADDITIONAL RIDER BENEFITS

Nursing Care Rider (NCR-2)* and Terminal Illness Rider (TIR-1)* added automatically at no cost, where available, for Annuitants issue ages under 75 at issue.

ANNUITY CONTRACTS ARE PRODUCTS OF THE INSURANCE INDUSTRY, AND ARE NOT GUARANTEED BY ANY BANK, OR INSURED BY THE FDIC.

*Form number may vary by state.

**Benefit not guaranteed and subject to change.

If you are replacing an existing contract, carefully compare the benefits of the proposed contract with your existing contract to ensure your decision is in your best interest.

APPLICANT'S STATEMENT

My agent has explained Surrender Charges are deducted from my Contract Value as described above and the Additional Interest credit is not paid after the fifth Contract Year.

OWNER'S SIGNATURE

DATE

AGENT'S SIGNATURE

AGENT'S NUMBER

DATE

JOINT OWNER'S SIGNATURE

DATE