

American Equity is the Gold Standard for Indexed Annuities



5000 WESTOWN PARKWAY
WEST DES MOINES, IA 50266

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

TRUE Diversified Interest Crediting Methods

Indexed Product PROFILE

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

888-221-1234

PRODUCT* INTEREST RATES EFFECTIVE 8/1/2008
(RATES SUBJECT TO CHANGE)

MINIMUM RATES

MINIMUM/ MAXIMUM PREMIUM

ISSUE AGE¹

PENALTY-FREE WITHDRAWALS

SURRENDER CHARGE¹

BONUS GOLD

INDEX-1-07

Includes a **10%** Premium Bonus on all 1st year Premiums for Issue Ages 0-80,
5% Premium Bonus Issue Ages 81-85

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR ⁺	N/A	60%	N/A
S&P 500 Annual Monthly Average w/Cap	7.5%	N/A	0%
Down Annual Monthly Average w/Cap	7.5%	N/A	0%
Down Annual Pt to Pt w/Cap	6.5%	N/A	0%
S&P 500 Annual Pt to Pt w/PR ⁺	N/A	40%	N/A
S&P 500 Annual Pt to Pt w/Cap	6.5%	N/A	0%
S&P 500 Monthly Pt to Pt ⁺	2.2%*	N/A	0%
Lehman Brothers U.S. Aggregate Annual Pt to Pt	4%	N/A	0%
Current Fixed Value Rate	3.25%+*		

Minimum Guaranteed Interest Rate (MGR): Currently 3.00%**

Min: 5,000
Max: 0-69 \$1,000,000
70-79 \$500,000
80-85 \$250,000

0-80 Qual
0-85 Non-Qual

10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD Immediately from Fixed Value.²
Lifetime Income Benefit Rider (LBR-2008)¹

0-80: 20,19,5,19,18,5,18,17,5,17,16,15,14,12,10,8,6,4,2,0%
(16 years)
81-85: 9,8,7,6,5,4,3,2,1,0%
(9 years)

Call for State Availability

10% Premium Bonus

ADVANTAGE GOLD

INDEX-6-07

Includes a **5%** Premium Bonus on all 1st year Premiums¹

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR	N/A	55%	N/A
S&P 500 Annual Monthly Average w/Cap	7%	N/A	0%
S&P 500 Annual Pt to Pt w/PR	N/A	35%	N/A
S&P 500 Annual Pt to Pt w/Cap	6%	N/A	0%
S&P 500 Monthly Pt to Pt ⁺	2.1%*	N/A	0%
Lehman Brothers U.S. Aggregate Annual Pt to Pt	4%	N/A	0%
Current Fixed Value Rate	3.15%+*		

MGR: Currently 3.00%**

Min: 25,000

0-80 Qual
0-85 Non-Qual

10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD Immediately from Fixed Value.²
Lifetime Income Benefit Rider (LBR-2008)¹

16,15,14,13,11,5,10,8,5,7,5,5,4,0%
(10 years)

Call for State Availability

5% Premium Bonus

INCOME GOLD

INDEX-3-07

Includes a **5%** Premium Bonus on all 1st year Premiums¹

	Cap	PR	Asset Fee
S&P 500 Annual Monthly Average w/PR ⁺	N/A	60%	N/A
S&P 500 Annual Monthly Average w/Cap	7.5%	N/A	0%
Down Annual Monthly Average w/Cap	7.5%	N/A	0%
Down Annual Pt to Pt w/Cap	6.5%	N/A	0%
S&P 500 Annual Pt to Pt w/PR ⁺	N/A	40%	N/A
S&P 500 Annual Pt to Pt w/Cap	6.5%	N/A	0%
S&P 500 Monthly Pt to Pt ⁺	2.2%*	N/A	0%
Lehman Brothers U.S. Aggregate Annual Pt to Pt	4%	N/A	0%
Current Fixed Value Rate	3.25%+*		

MGR: Currently 3.00%**

Min: 5,000

0-80 Qual
0-85 Non-Qual

10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD Immediately from Fixed Value.²
Lifetime Income Benefit Rider (LBR-2008)¹

15,14,13,12,11,10,8,5,7,5,5,4,2,5,1,0%
(12 years)

Call for State Availability

5% Premium Bonus

FOR AGENT INFORMATION ONLY. NOT FOR USE FOR SOLICITATION OR ADVERTISING TO THE PUBLIC.

American Equity is the Gold Standard for Indexed Annuities

INTEREST RATES EFFECTIVE 8/1/2008 (RATES SUBJECT TO CHANGE)

MINIMUM RATES **MINIMUM/MAXIMUM PREMIUM** **ISSUE AGE¹** **PENALTY-FREE WITHDRAWALS** **SURRENDER CHARGE¹**

FUTURE GOLD INDEX-4-05	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+ Lehman Brothers U.S. Aggregate Annual Pt to Pt Current Fixed Value Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cap</td><td>PR</td><td>Asset Fee</td></tr> <tr><td>N/A</td><td>60%</td><td>N/A</td></tr> <tr><td>7.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>N/A</td><td>40%</td><td>N/A</td></tr> <tr><td>6.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>2.2%*</td><td>N/A</td><td>0%</td></tr> <tr><td>4.00%</td><td>N/A</td><td>0%</td></tr> </table>	Cap	PR	Asset Fee	N/A	60%	N/A	7.5%	N/A	0%	N/A	40%	N/A	6.5%	N/A	0%	2.2%*	N/A	0%	4.00%	N/A	0%	MGR: Currently 3.00%** MSSV: 87.5% of all Premiums, less withdrawal proceeds, at MGR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually, Starting Yr. 2, Systematic W/D & RMD Immediately from Fixed Value; ² Lifetime Income Benefit Rider (LIBR-2008) ¹	0-80: 12.5,12.5,12.5,11.5,10.5,9.5,8.5, 7.5,6.5,5.3,5.2,0% (12 years) 81-85: 9.8,7.6,5.4,3.2,1.0% (9 years)
Cap	PR	Asset Fee																										
N/A	60%	N/A																										
7.5%	N/A	0%																										
N/A	40%	N/A																										
6.5%	N/A	0%																										
2.2%*	N/A	0%																										
4.00%	N/A	0%																										

10/10 GOLD INDEX-6-05	Call for State Availability S&P 500 Annual Monthly Average w/PR S&P 500 Annual Pt to Pt w/PR S&P 500 Monthly Pt to Pt+ Lehman Brothers U.S. Treasury Annual Pt to Pt Current Fixed Value Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cap</td><td>PR</td><td>Asset Fee</td></tr> <tr><td>N/A</td><td>60%</td><td>N/A</td></tr> <tr><td>N/A</td><td>40%</td><td>N/A</td></tr> <tr><td>2.2%*</td><td>N/A</td><td>0%</td></tr> <tr><td>4.00%</td><td>N/A</td><td>0%</td></tr> </table>	Cap	PR	Asset Fee	N/A	60%	N/A	N/A	40%	N/A	2.2%*	N/A	0%	4.00%	N/A	0%	MGR: Currently 3.00%** MSSV: 87.5% of all premiums, less withdrawal proceeds, at MGR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually, Starting Yr. 2, Systematic W/D & RMD Immediately from Fixed Value; ²	10.9,8.7,6.5,4.3,2.1,0% (10 years)
Cap	PR	Asset Fee																				
N/A	60%	N/A																				
N/A	40%	N/A																				
2.2%*	N/A	0%																				
4.00%	N/A	0%																				

10/10 GOLD INDEX-4-07	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+ S&P 500 Annual Pt to Pt w/PR+ S&P 500 Annual Pt to Pt w/Cap Dow Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt+ Lehman Brothers U.S. Aggregate Annual Pt to Pt Current Fixed Value Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cap</td><td>PR</td><td>Asset Fee</td></tr> <tr><td>N/A</td><td>60%</td><td>N/A</td></tr> <tr><td>7.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>7.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>N/A</td><td>40%</td><td>N/A</td></tr> <tr><td>N/A</td><td>N/A</td><td>0%</td></tr> <tr><td>6.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>2.2%*</td><td>N/A</td><td>0%</td></tr> <tr><td>4.00%</td><td>N/A</td><td>0%</td></tr> </table>	Cap	PR	Asset Fee	N/A	60%	N/A	7.5%	N/A	0%	7.5%	N/A	0%	N/A	40%	N/A	N/A	N/A	0%	6.5%	N/A	0%	2.2%*	N/A	0%	4.00%	N/A	0%	MGR: Currently 3.00%** MSSV: 87.5% of all premiums, less withdrawal proceeds, at MGR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually, Starting Yr. 2, Systematic W/D & RMD Immediately from Fixed Value; ² Lifetime Income Benefit Rider (LIBR-2008) ¹	9.8,7.6,5.4,3.1,5.0% (8 years)
Cap	PR	Asset Fee																																
N/A	60%	N/A																																
7.5%	N/A	0%																																
7.5%	N/A	0%																																
N/A	40%	N/A																																
N/A	N/A	0%																																
6.5%	N/A	0%																																
2.2%*	N/A	0%																																
4.00%	N/A	0%																																

INTEGRITY GOLD INDEX-5-07	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+ S&P 500 Annual Pt to Pt w/PR+ S&P 500 Annual Pt to Pt w/Cap Dow Annual Pt to Pt w/Cap S&P 500 Monthly Pt to Pt+ Lehman Brothers U.S. Aggregate Annual Pt to Pt Current Fixed Value Rate	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Cap</td><td>PR</td><td>Asset Fee</td></tr> <tr><td>N/A</td><td>60%</td><td>N/A</td></tr> <tr><td>7.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>7.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>N/A</td><td>40%</td><td>N/A</td></tr> <tr><td>N/A</td><td>N/A</td><td>0%</td></tr> <tr><td>6.5%</td><td>N/A</td><td>0%</td></tr> <tr><td>2.2%*</td><td>N/A</td><td>0%</td></tr> <tr><td>4.00%</td><td>N/A</td><td>0%</td></tr> </table>	Cap	PR	Asset Fee	N/A	60%	N/A	7.5%	N/A	0%	7.5%	N/A	0%	N/A	40%	N/A	N/A	N/A	0%	6.5%	N/A	0%	2.2%*	N/A	0%	4.00%	N/A	0%	MGR: Currently 3.00%** MSSV: 87.5% of all premiums, less withdrawal proceeds, at MGR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-79 \$500,000 80-85 \$250,000	0-80 Qual 0-85 Non-Qual	10% of Contract Value Annually, Starting Yr. 2, Systematic W/D & RMD Immediately from Fixed Value; ² Lifetime Income Benefit Rider (LIBR-2008) ¹	8.7,6.4,5.3,1.5,0% (6 years)
Cap	PR	Asset Fee																																
N/A	60%	N/A																																
7.5%	N/A	0%																																
7.5%	N/A	0%																																
N/A	40%	N/A																																
N/A	N/A	0%																																
6.5%	N/A	0%																																
2.2%*	N/A	0%																																
4.00%	N/A	0%																																



Riders: The MCR-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.

¹Standard & Poor's S[®], S&P 500[™], 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.

²Dow Jones[™], "Dow Jones Industrial Average[™]" and "DJIA[™]" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company.

³These products are not sponsored, endorsed, sold or promoted by Lehman Brothers and Lehman Brothers makes no representation regarding the advisability of purchasing these products. S&P 500[™] index does not include dividends. DJIA[™] does not include dividends.

PR=Participation Rate Contract = Certificate in NY *Monthly Cap **MGR is set of issue, guaranteed for life of Contract. Applies to MSSV only.

¹May vary by issue age and/or state. Benefit not guaranteed and subject to change.

²For details see Sales Brochure, Form #1094-SB. ³Not available in all states.

⁴Provided by MA-PR, AT-PR and/or MT Riders. ⁵Fixed Value Minimum Guaranteed Interest Rate is 1%.

FOR AGENT INFORMATION ONLY. NOT FOR USE FOR SOLICITATION OR ADVERTISING TO THE PUBLIC.