

Product Profile

Interest Rates Effective: 09/24/15

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges						
Bonus Gold 10% Premium Bonus Premium Bonus on all 1st year Premiums.		Cap	PR	Asset Fee	PT	MGIR: Currently 1.50% ² MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR	20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years)						
	S&P 500 [®] Annual Monthly Avg w/ PR	-	30%	-	-											
	S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	0%	-											
	S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	0%	-											
	Dow Annual Monthly Avg w/ Cap	2.50%	-	0%	-											
	Dow Annual Pt to Pt w/ Cap	2.50%	-	0%	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	-	-											
	10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	0%	-											
	S&P 500 Performance Trigger	-	-	-	2.00%											
	Bond Yield w/ Cap	5.15%	-	2.00%	-											
	Volatility Control Index ³	-	-	2.75%	-											
Current Fixed Value Rate 1.15% ⁴																
For IN: Issue Ages 77-80; Surrender Charges: 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0% (16 Years)																
For DE: Issue Ages 18-80; Surrender Charges: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16.5, 15.5, 14, 12.5, 11, 9, 7, 5, 3, 2, 0% (17 Years)																
Retirement Gold 8% Premium Bonus⁶ Premium Bonus on all 1st year Premiums.		Cap	PR	Asset Fee	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	18-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)						
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-											
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-											
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	0%	-											
	S&P 500 Performance Trigger	-	-	-	1.75%											
	Bond Yield w/ Cap	4.65%	-	2.00%	-											
	Volatility Control Index ³	-	-	3.00%	-											
	Current Fixed Value Rate 1.00% ⁴															
	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)															
	For IN: 8% Premium Bonus on 1 st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78.															

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Foundation Gold 7% Premium Bonus⁶ Premium Bonus on all 1st year Premiums.	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Asset Fee	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
		-	25%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁵	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-					
	S&P 500 Performance Trigger	-	-	-	1.75%					
	Bond Yield w/ Cap	4.65%	-	2.00%	-					
	Volatility Control Index ³	-	-	3.00%	-					
Current Fixed Value Rate 1.00% ⁴										
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)										
Traditions Gold	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Asset Fee	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
		-	45%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	30%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.90% ⁵	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-					
	S&P 500 Performance Trigger	-	-	-	3.75%					
	Bond Yield w/ Cap	7.90%	-	2.00%	-					
	Volatility Control Index ³	-	-	1.50%	-					
Current Fixed Value Rate 1.85% ⁴										
For CA: Issue Ages 18-80; Surrender Charges: 8.33, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.25, 0.75, 0% (9 Years)										

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Choice Series Choice Series products are excluded from all incentives.	Choice 6 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 w/ Cap Volatility Control Index ³ Current Fixed Value Rate 2.00% ⁴					MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR Optional Choice Series Version	Choice 6: 9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years) ⁷ Choice 8: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years) ⁷ Choice 10: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years) ⁷					
	Choice 8 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 w/ Cap Volatility Control Index ³ Current Fixed Value Rate 2.15% ⁴														
	Choice 10 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 w/ Cap Volatility Control Index ³ Current Fixed Value Rate 2.35% ⁴														
	Cap PR Asset Fee PT S&P 500 Annual Monthly Avg w/ PR - 25% - - S&P 500 Annual Monthly Avg w/ Cap 2.25% - - - S&P 500 Annual Pt to Pt w/ PR - 15% - - S&P 500 Annual Pt to Pt w/ Cap 2.25% - - - S&P 500 Monthly Pt to Pt w/ Cap 1.20% ⁵ - - - 10 Yr. U.S. Treasury Bond w/ Cap 2.00% - - - S&P 500 Performance Trigger - - - 1.75% Bond Yield w/ Cap 4.65% - 2.00% - Volatility Control Index ³ - - 3.00% - Current Fixed Value Rate 1.05% ⁴										MGIR: Currently 1.50% ² 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	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: ICC14 R-LIBR	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)
	Advantage Gold 5% Premium Bonus Premium Bonus on all 1st year Premiums.														

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Heritage Gold	S&P 500 Annual Pt to Pt w/ Cap	Cap 1.00%	PR -	Asset Fee -	PT -	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$75,000 Maximum Premium: \$500,000	79-85 Non-Qual	5% of Contract Value Annually, Starting Yr 2.	8, 7, 6, 5, 4, 0% (5 Years)
	Current Fixed Value Rate 1.00% ⁴									

Annuity Contract issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC11 IDX4, INDEX-6-07, ICC11 IDX2, ICC14 IDX8 and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%. Fixed Value for DE on Index-1-05 is 2.25%.

⁵ Monthly Cap

⁶ Bonus Vesting Schedule Applies

⁷ See disclosure for state specific variations.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

PR = Participation Rate PT = Performance Trigger

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

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