

Real Benefits

of an Indexed Annuity with Annual Reset

Bonus Gold

Smart & Conservative approaches
for long-term benefits.



The one who works for you.



Benefits You Can Count On.

A History of American Equity's Bonus Gold (Index-1-05) (9/30/04 - 9/30/14)

At American Equity we try to do more than just talk...we also walk the walk.

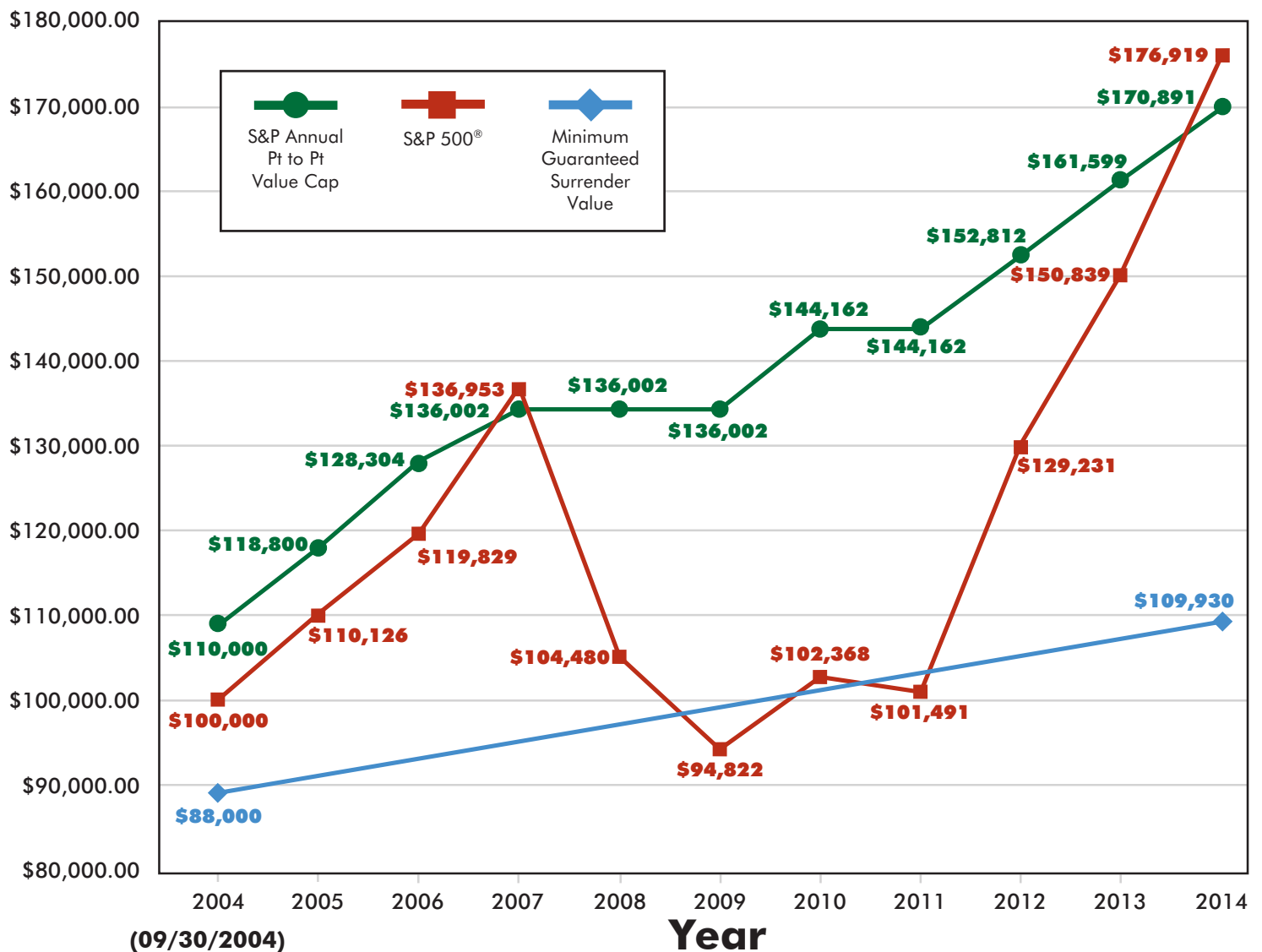
We are happy to tell you all about our indexed annuities, with their annual reset interest crediting design, and the powerful benefits they provide. Or, emphasize that many of our products give the contract owner the opportunity to accumulate value based on the appreciation of the S&P 500® – without risk of loss.

We are more than happy to explain all of this, but we would also like to show you.

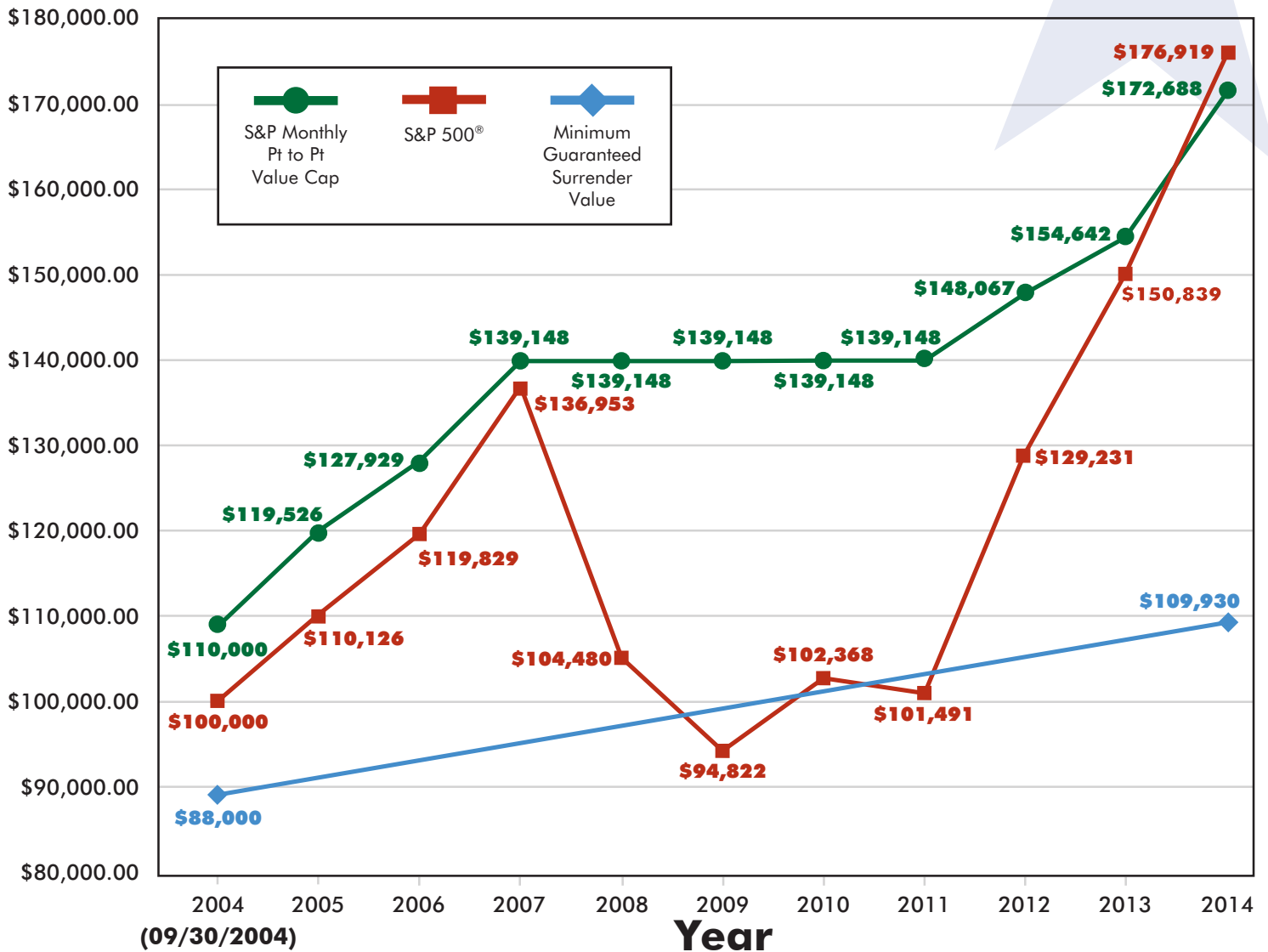
These charts demonstrate a history of American Equity's Bonus Gold – one of our most popular selling products over the last decade. These are not illustrations.

The charts show the powerful benefits of indexed annuities with the annual reset interest crediting design. The results should not be an indication that indexed annuities will outperform the S&P 500®.

An example using an Annual Point to Point Crediting Method.



An example using a Monthly Point to Point Crediting Method.



All of American Equity's current products offer annual reset design, and all indexed annuities provide:

- Minimum Guarantees • Tax-Deferral • Guaranteed Lifetime Income
- Preservation Of Premium • Possible Probate Avoidance

Neither American Equity Investment Life Insurance Company nor any of our agents give legal, tax or investment advice. Consult your own personal advisor regarding these matters.

*This graph is based on actual credited rates for the period shown on the Bonus Gold (Index-1-05) product.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Check out product disclosure for specific information.

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Bonus Gold

American Equity's Gold Standard for a Secure Retirement

It is the American Equity dream to help Americans enjoy their retirement years with financial security. We care about providing products that protect you and your family. Our employee/owners are committed to ensuring peace of mind for your retirement future. Our commitment to unsurpassed service and strong contract owner benefits has allowed American Equity to experience consistent, record growth in our industry. In fact, we're the number 3 producer of index annuities.*

When you buy an American Equity annuity, you are buying a promise, a promise that we will always be there when you need us. If you want an annuity that can offer you safety of premium, flexibility, tax advantages, accessibility when you need it and a chance to have a lifetime income, we have it. "We're the One" to offer you diverse financial planning choices for your retirement dollars.

* Source: <http://www.looktowink.com/2014/04/totalindexedsales/>



Ron Grensteiner, President



A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating. For the latest rating, access www.ambest.com.



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