

American Equity is the Gold Standard for Index Annuities



P.O. BOX 71216
DES MOINES, IA 50325

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

TRUE Choices and Flexibility Interest Crediting Methods

Connecticut Product PROFILE

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

888-221-1234

PRODUCT	RATE CHANGE EFFECTIVE 04/10/2014 (RATES SUBJECT TO CHANGE)					MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE																																																													
TRADITIONS GOLD (11 IDX4)	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>60%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</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>35%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>5.25%</td> <td>N/A</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> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>5.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>3.75%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>7.90%</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td colspan="5">Current Fixed Value Rate</td> <td>2.25%⁺</td> </tr> </tbody> </table>						Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	60%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	5.75%	N/A	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	35%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	5.25%	N/A	N/A	N/A	S&P 500 Monthly Pt to Pt	2.30%*	N/A	N/A	N/A	10-Year U.S. Treasury Bond	5.00%	N/A	N/A	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	3.75%	Bond Yield w/ Cap	7.90%	N/A	2.00%	N/A	Current Fixed Value Rate					2.25% ⁺	Minimum Guaranteed Interest Rate (MGIR): Currently 1.50%** 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. ¹ Lifetime Income Benefit Rider (13 R-LIBR.1)	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% (10 years)										
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CT GOLD (CT13 IDX7)	Includes a 3% Premium Bonus on all 1st year Premiums.					(MGIR): Currently 1.50%** (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. ¹ Lifetime Income Benefit Rider (13 R-LIBR.1)	9.20, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.00, 0.50, 0% (10 years)																																																													
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INTEGRITY GOLD (12 IDX5)	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</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> <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> <td>N/A</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</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> <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> <td>N/A</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>1.00%*</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>1.00%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>1.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td colspan="5">Current Fixed Value Rate</td> <td>1.00%⁺</td> </tr> </tbody> </table>						Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	10%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	1.00%	N/A	0%	N/A	Dow Annual Monthly Average w/Cap	1.00%	N/A	0%	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	10%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	1.00%	N/A	0%	N/A	Dow Annual Pt to Pt w/Cap	1.00%	N/A	0%	N/A	S&P 500 Monthly Pt to Pt	1.00%*	N/A	0%	N/A	10-Year U.S. Treasury Bond	1.00%	N/A	0%	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	1.00%	Bond Yield w/ Cap	1.00%	N/A	0%	N/A	Current Fixed Value Rate					1.00% ⁺	(MGIR): Currently 1.50%** (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. ¹ Lifetime Income Benefit Rider (13 R-LIBR.1)	8,7,6,4,5,3,1.5,0% (6 years)
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3% Premium Bonus

Premium Bonus on all 1st year Premiums.

6 yr Surrender Charge Period



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PRODUCT	RATE CHANGE EFFECTIVE 04/10/2014 (RATES SUBJECT TO CHANGE)			MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE												
HERITAGE GOLD (CT11 IDX2) 	<table border="1"> <tr> <td></td> <td>Cap</td> <td>PR</td> <td>Asset Fee</td> </tr> <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 colspan="3">Current Fixed Value Rate</td> <td>1.00%</td> </tr> </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%** (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%																	
Guarantee Series (13 MYGA)	Guarantee 5	2.25%		(MGIR): Currently 1.0%**	Min: \$10,000 Max: 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year ²	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years)												
	Guarantee 6	2.45%			Guarantee 6 9, 8, 7, 6, 5, 4, 0% (6 years)															
	Guarantee 7	2.70%			Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)															
SPIA-1 Immediate	Call Marketing for Quotes			N/A	Min: \$10,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual & Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annually or annually.	N/A												

PR = Participation Rate *Monthly Cap **MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

¹ Benefit not guaranteed and subject to change. ² Market Value Adjustment (MVA) applies to Partial Withdrawals that exceed the penalty-free amount allowed and Surrenders occurring during Surrender Charge Period. ³ See disclosure and brochure for details.

+Fixed Value Minimum Guaranteed Interest Rate is 1%.

PLEASE NOTE: Crediting rates are subject to change with little advance notice. Please call marketing for current rates.

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