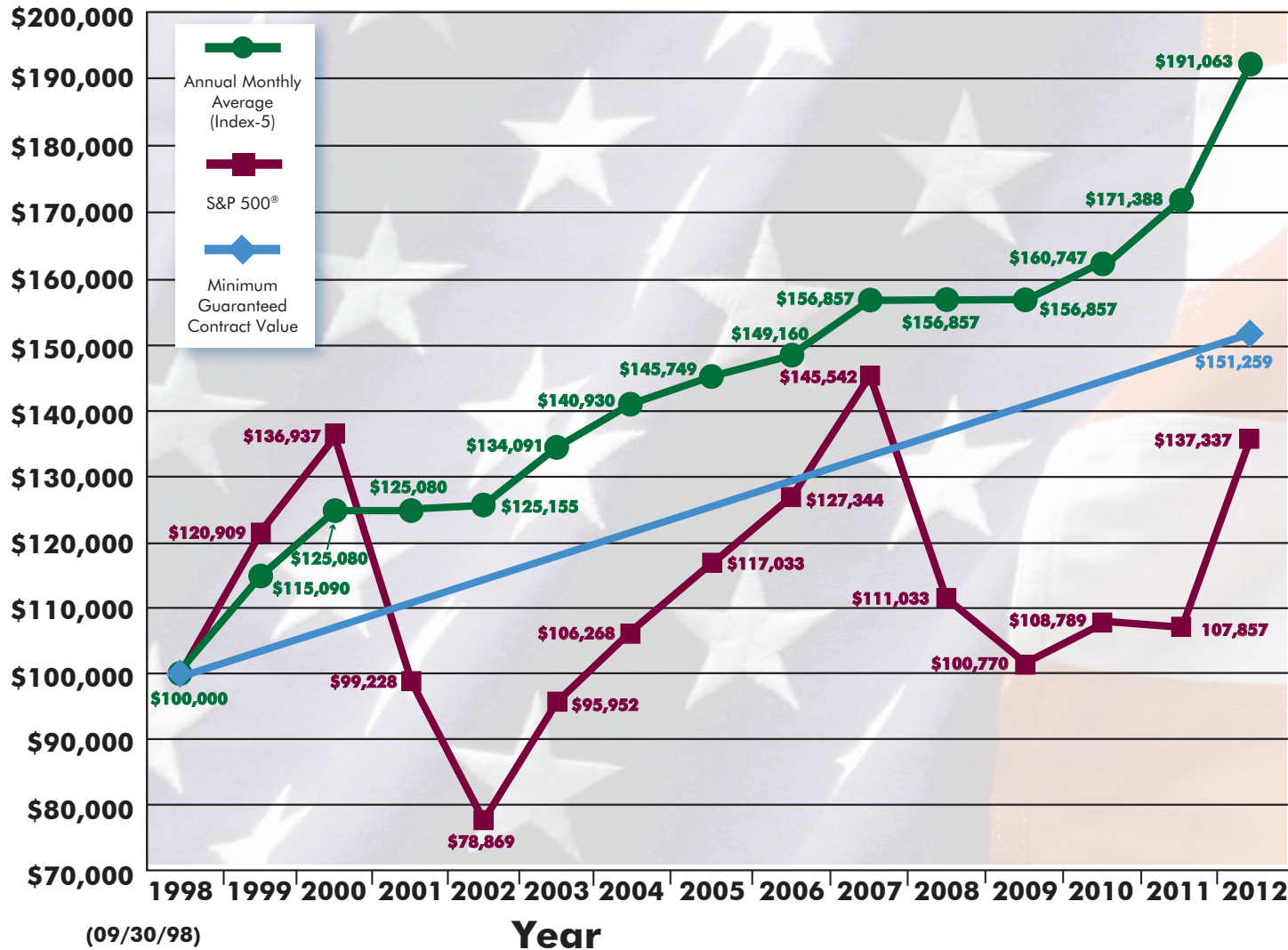


# The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5\* (9/30/98 - 9/30/12)



**Gary Schenck**  
**620-331-8800**

This is not an illustration. This is a depiction of an actual policyholder's INDEX-5 annuity.

These results should not be an indication that Indexed Annuities will outperform the S&P 500®. This simply demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of American Equity's current products offer annual reset design.

\*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale.

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



The "S&P®" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American Equity Investment Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); Standard & Poor's®, S&P® is a trademarks of the SPDJI; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American Equity Investment Life Insurance Company. American Equity Investment Life Insurance Company's fixed index annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P.

13-AE-1156

West Des Moines, IA 50266

*We're the One!*  
People Service Future

Insurance Products offered by American Equity Investment Life Insurance Company.