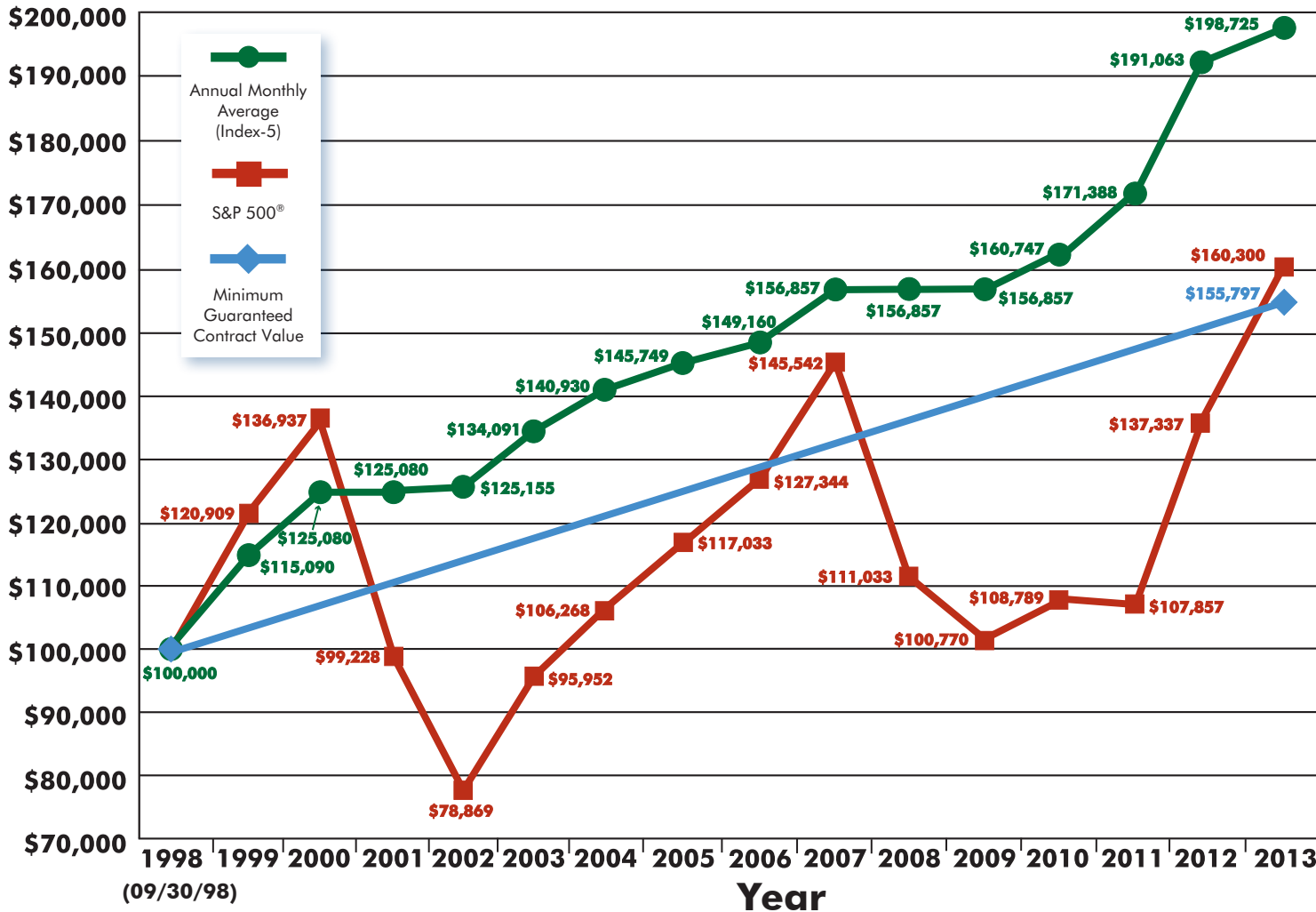# The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/13)

Legend:
- Annual Monthly Average (Index-5)
- S&P 500®
- Minimum Guaranteed Contract Value

Annual Monthly Average (Index-5) values:
$100,000 · $115,090 · $125,080 · $125,080 · $125,155 · $134,091 · $140,930 · $145,749 · $149,160 · $156,857 · $156,857 · $156,857 · $160,747 · $171,388 · $191,063 · $198,725

S&P 500® values:
$120,909 · $136,937 · $99,228 · $78,869 · $95,952 · $106,268 · $117,033 · $127,344 · $145,542 · $111,033 · $100,770 · $108,789 · $107,857 · $137,337 · $160,300

Minimum Guaranteed Contract Value: $100,000 · $155,797

Years: 1998 (09/30/98), 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013

Year

Albert Winn
919-714-7420

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 disclosure for specific information.

www.american-equity.com

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Call us at **888-221-1234**
8:00AM-4:45PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

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Insurance Products offered by American Equity Investment Life Insurance Company.