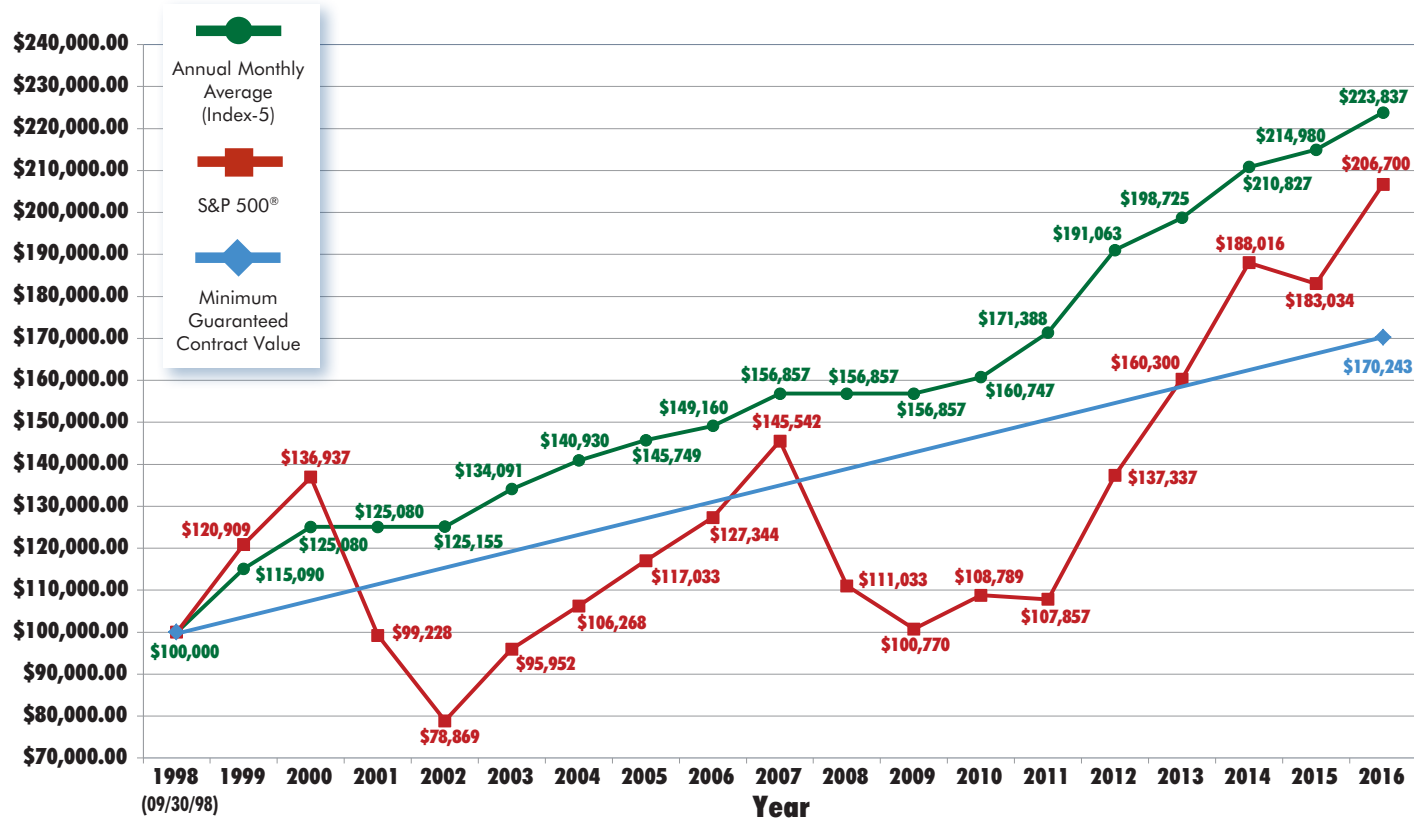


The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/16)



**Creations Financial
and Insurance Services**
CA Insurance License
Number 0K54693

These results are not 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. The actual participation rates for this time period, applied to the Annual Monthly Average calculation as depicted, vary between 50% and 70%, and a Minimum Guaranteed Contract Value of 3% is assumed. The S&P 500 is an Annual Point to Point calculation depicting the actual change in the index year over year.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Review product disclosure for 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"); 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, 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. S&P 500 Index does not include dividends paid on the underlying stocks.

American Equity Investment Life Insurance Company, West Des Moines, IA, has only approved this advertisement (form 16-AE-1696). American Equity has not reviewed or approved any other content that may appear on this website. American Equity is not responsible for the same. American Equity does not make any representations about any product or services discussed on this website beyond those in this specific advertisement. When appropriate, American Equity urges you to contact a qualified tax, legal or investment professional to discuss your specific needs.



6000 Westown Pkwy, West Des Moines, IA 50266

Insurance Products offered by American Equity Investment Life Insurance Company