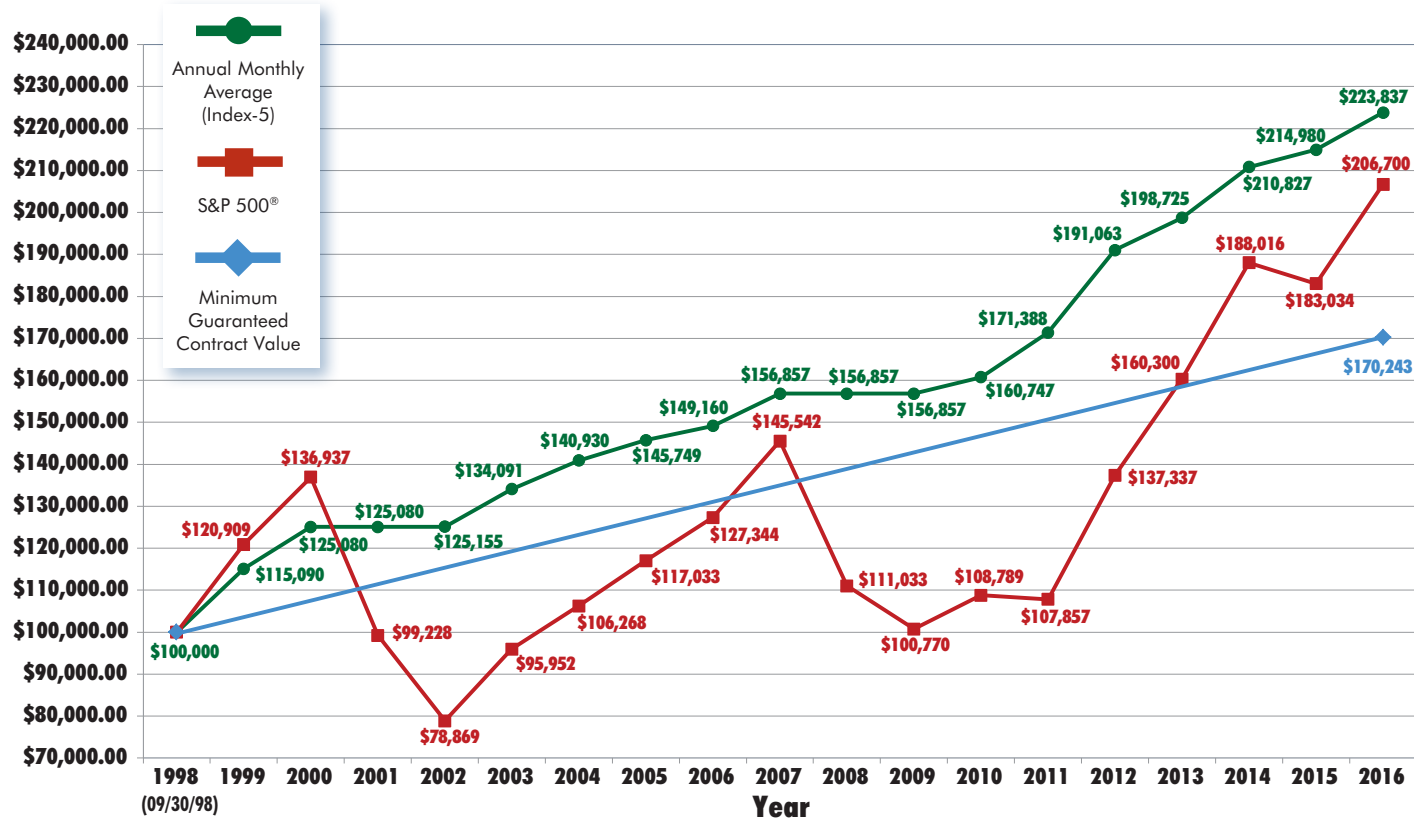


The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

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



 **NESS INSURANCE & ANNUITY LLC**

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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.

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