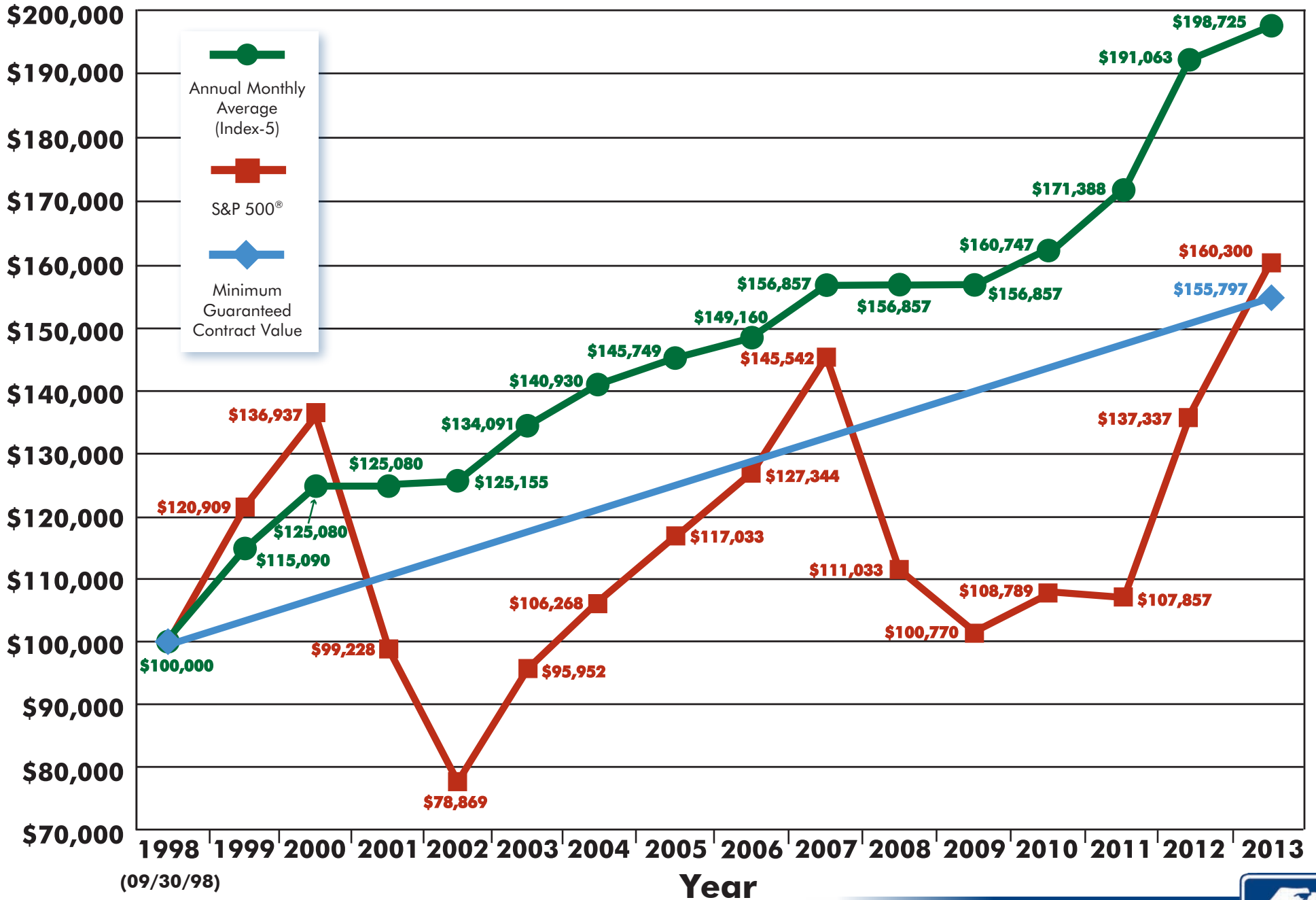


The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

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



*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.

The one who works for you.



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)

This history of American Equity’s Index-5 Indexed Annuity demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of our current products offer annual reset design as well. The Index-5 did exactly what it was supposed to do... gave the Contract Owner the opportunity to accumulate value based on the appreciation of the S&P 500® Index, without the risk of loss of Premium in years when the S&P 500® was negative. All of this supported by a Minimum Guarantee.

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.

Don’t forget the basic benefits of Indexed Annuities.

- **Minimum Guarantees**
- **Tax-Deferral**
- **Guaranteed Lifetime Income**
- **Preservation Of Premium**
- **Possible Probate Avoidance**

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8:00AM-4:45PM CT Monday-Thursday 8:00AM-1:00PM CT Friday