

Product Profile

Interest Rates Effective: 03/13/17

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges						
Bonus Gold 10% Premium Bonus Premium Bonus on all 1st year Premiums	S&P 500® Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.50% ² MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: See form 1031-T for details.	20, 19.5, 19, 18.5, 18, 17.5, 17, 16.5, 15.5, 14, 12.5, 11, 9, 7, 5, 3, 2, 0% (16 Years)						
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-											
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-											
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-											
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-	-	-											
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.25%	-	0%	-											
	S&P 500 Performance Triggered	-	-	-	2.00%											
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-											
Volatility Control Index ⁴	-	-	3.25%	-												
Current Fixed Value Rate 1.15% ⁵																
For IN: Issue Ages 77-80; Surrender Charges: 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0% (16 Years) For DE: Issue Ages 18-80; Surrender Charges: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16.5, 15.5, 14, 12.5, 11, 9, 7, 5, 3, 2, 0% (17 Years)																
Retirement Gold 8% Premium Bonus⁷ Premium Bonus on all 1st year Premiums	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	18-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: See form 1031-T for details.	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)						
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-											
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	0%	-											
	S&P 500 Performance Triggered	-	-	-	1.75%											
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-											
	Volatility Control Index ⁴	-	-	3.50%	-											
	Current Fixed Value Rate 1.00% ⁵															
	Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years)															
For IN: 8% Premium Bonus on 1 st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78.																

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Foundation Gold 7% Premium Bonus⁷ Premium Bonus on all 1st year Premiums	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
		-	25%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.00% ⁵										
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)										
Traditions Gold	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.50% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
		-	60%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	5.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	40%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	2.00% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	3.50%					
	Bond Yield w/ Cap & Spread	7.90%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	1.25%	-					
Current Fixed Value Rate 2.15% ⁵										

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Choice 6 Choice Series products are excluded from all incentives.	Choice 6 - MVA Issue Age 18-85				5% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Optional Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years) ⁸
	Cap	PR	Spread ³					
	S&P 500 [®] Annual Pt to Pt w/ PR	-	45%	-				
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.75%	-	-				
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.90% ⁴	-	-				
	Volatility Control Index ⁴	-	-	1.25%				
	Current Fixed Value Rate 1.90% ⁵							
	Choice 6 - Non MVA Issue Age 18-85				10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Optional Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.			
	Cap	PR	Spread ³					
	S&P 500 [®] Annual Pt to Pt w/ PR	-	40%	-				
S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-					
S&P 500 [®] Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-					
Volatility Control Index ⁴	-	-	1.50%					
Current Fixed Value Rate 1.80% ⁵								

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Product	Interest Rates				Penalty-Free Withdrawals	Minimum Rates	Premium	Surrender Charges
Choice 8 Choice Series products are excluded from all incentives.	Choice 8 - MVA Issue Age 18-85	Cap	PR	Spread ³	5% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Optional Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years)⁸
	S&P 500 [®] Annual Pt to Pt w/ PR	-	50%	-				
	S&P 500 [®] Annual Pt to Pt w/ Cap	5.00%	-	-				
	S&P 500 [®] Monthly Pt to Pt w/ Cap	2.00% ⁴	-	-				
	Volatility Control Index ⁴	-	-	1.00%				
	Current Fixed Value Rate 2.00% ⁵							
	Choice 8 - Non MVA Issue Age 18-85	Cap	PR	Spread ³	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Optional Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.			
	S&P 500 [®] Annual Pt to Pt w/ PR	-	45%	-				
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.60%	-	-				
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.90% ⁶	-	-				
Volatility Control Index ⁴	-	-	1.25%					
Current Fixed Value Rate 1.90% ⁵								

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Product	Interest Rates				Penalty-Free Withdrawals	Minimum Rates	Premium	Surrender Charges	
Choice 10 Choice Series products are excluded from all incentives.	Choice 10 - MVA Issue Age 18-80		Cap	PR	Spread ³	5% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Optional Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years)⁸
	S&P 500 [®] Annual Pt to Pt w/ PR	-	50%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	5.25%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	2.10% ⁴	-	-					
	Volatility Control Index ⁴	-	-	1.00%					
	Current Fixed Value Rate 2.10% ⁵								
	Choice 10 - Non MVA Issue Age 18-80		Cap	PR	Spread ³				
	S&P 500 [®] Annual Pt to Pt w/ PR	-	45%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.75%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	2.00% ⁶	-	-					
Volatility Control Index ⁴	-	-	1.00%						
Current Fixed Value Rate 2.00% ⁵									

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<p>Advantage Gold</p> <p>5% Premium Bonus</p> <p>Premium Bonus on all 1st year Premiums</p>		Cap	PR	Spread ³	PT	<p>MGIR: Currently 1.50%²</p> <p>MGSV: 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually</p>	<p>Minimum Premium: \$10,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p>	<p>18-80 Qual & Non-Qual</p>	<p>10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value¹</p> <p>Lifetime Income Benefit Rider: See form 1031-T for details.</p>	<p>16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)</p>
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.05% ⁵										

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Annuity Contract and Rider issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC11 IDX4, INDEX-6-07, ICC14 IDX8, ICC17 R-MVA, ICC14 R-LIBR, 14 R-LIBR-W, ICC16 R-LIBR-IDX and state variations thereof. Availability and benefits may vary by state. MVA Rider not available in CA, CT, DC, DE, FL, ND and SD.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%. Fixed Value for DE on Index-1-05 is 2.25%.

⁶ Monthly Cap

⁷ Bonus Vesting Schedule Applies

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

PR = Participation Rate PT = Performance Triggered

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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