







# INDEXED PRODUCT PROFILE

P.O. Box 71216, Des Moines, IA 50325 • 888-221-1234 • life.american-equity.com  
 Office Hours: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT

PRODUCT <sup>1</sup>	INTEREST RATES EFFECTIVE 08/07/2014 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>																																																																	
<b>TRADITIONS GOLD</b> (ICC11 IDX4)  Call for State Availability	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>60%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>35%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>5.25%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td>2.30%*</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>5.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>3.75%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>7.90%</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="4">2.25%<sup>+</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	60%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	5.75%	N/A	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	35%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	5.25%	N/A	N/A	N/A	S&P 500 Monthly Pt to Pt	2.30%*	N/A	N/A	N/A	10-Year U.S. Treasury Bond	5.00%	N/A	N/A	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	3.75%	Bond Yield w/ Cap	7.90%	N/A	2.00%	N/A	Current Fixed Value Rate	2.25% <sup>+</sup>				<b>Minimum Guaranteed Interest Rate (MGIR):</b> Currently 1.50% <sup>3</sup>  <b>Minimum Guaranteed Surrender Value (MGSV):</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% <b>(10 years)</b>															
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<b>FOUNDATION GOLD</b> (ICC11 IDX3)  Call for State Availability <b>7%** Premium Bonus</b>  Premium Bonus on all 1st year Premiums.**	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.50%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>2.25%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>4.65%</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Volatility Control Index<sup>4</sup></td> <td>N/A</td> <td>N/A</td> <td>2.50%</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="4">1.35%<sup>+</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	25%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	N/A	S&P 500 Monthly Pt to Pt	1.60%*	N/A	N/A	N/A	10-Year U.S. Treasury Bond	2.50%	N/A	N/A	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	2.25%	Bond Yield w/ Cap	4.65%	N/A	2.00%	N/A	Volatility Control Index <sup>4</sup>	N/A	N/A	2.50%	N/A	Current Fixed Value Rate	1.35% <sup>+</sup>				<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. <sup>5</sup> Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0% <b>(10 years)</b>  <b>Bonus Vesting</b> 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 years)										
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<b>BONUS GOLD</b> (INDEX-1-07)  Call for State Availability <b>10% Premium Bonus</b>  Premium Bonus on all 1st year Premiums.	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>30%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>20%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>3.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td>1.80%*</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>2.75%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>2.50%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>5.15%</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Volatility Control Index<sup>4</sup></td> <td>N/A</td> <td>N/A</td> <td>2.25%</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="4">1.50%<sup>+</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	30%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	3.25%	N/A	0%	N/A	Dow Annual Monthly Average w/Cap	3.25%	N/A	0%	N/A	Dow Annual Pt to Pt w/Cap	3.25%	N/A	0%	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	20%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	3.25%	N/A	0%	N/A	S&P 500 Monthly Pt to Pt	1.80%*	N/A	0%	N/A	10-Year U.S. Treasury Bond	2.75%	N/A	0%	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	2.50%	Bond Yield w/ Cap	5.15%	N/A	2.00%	N/A	Volatility Control Index <sup>4</sup>	N/A	N/A	2.25%	N/A	Current Fixed Value Rate	1.50% <sup>+</sup>				<b>Minimum Guaranteed Interest Rate (MGIR):</b> Currently 1.50% <sup>3</sup>  <b>Minimum Guaranteed Surrender Value (MGSV):</b> 80% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% <b>(16 years)</b>
		Cap	PR	Asset Fee	PT																																																																		
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<b>RETIREMENT GOLD</b> (INDEX-2-09)  Call for State Availability <b>8%** Premium Bonus</b>  Premium Bonus on all 1st year Premiums.**	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>15%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>3.00%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td>1.60%*</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Performance Trigger</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>2.25%</td> </tr> <tr> <td>Bond Yield w/ Cap</td> <td>4.65%</td> <td>N/A</td> <td>2.00%</td> <td>N/A</td> </tr> <tr> <td>Volatility Control Index<sup>4</sup></td> <td>N/A</td> <td>N/A</td> <td>2.50%</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="4">1.35%<sup>+</sup></td> </tr> </tbody> </table>		Cap	PR	Asset Fee	PT	S&P 500 Annual Monthly Average w/PR	N/A	25%	N/A	N/A	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	N/A	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	N/A	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	N/A	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	N/A	S&P 500 Performance Trigger	N/A	N/A	N/A	2.25%	Bond Yield w/ Cap	4.65%	N/A	2.00%	N/A	Volatility Control Index <sup>4</sup>	N/A	N/A	2.50%	N/A	Current Fixed Value Rate	1.35% <sup>+</sup>				<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000	0-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% <b>(10 years)</b>  <b>Bonus Vesting</b> 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)															
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<b>For IN:</b> 8% Premium Bonus on 1 <sup>st</sup> year Premiums for Issue Ages 0-73. 5% Premium Bonus Issue Ages 74-78.																																																																							

PRODUCT <sup>1</sup>	INTEREST RATES EFFECTIVE 08/07/2014 (RATES SUBJECT TO CHANGE)					MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE <sup>1</sup>	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE <sup>1</sup>
<b>ADVANTAGE GOLD</b> (INDEX-6-07) Call for State Availability  Premium Bonus on all 1st year Premiums. <sup>1</sup> 		Cap	PR	Asset Fee	PT	<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 84% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual  10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% <b>(10 years)</b>	
	S&P 500 Annual Monthly Average w/PR	N/A	25%	N/A	N/A					
	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	N/A					
	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	N/A					
	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	N/A					
	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	N/A					
	10-Year U.S. Treasury Bond	2.50%	N/A	N/A	N/A					
	S&P 500 Performance Trigger	N/A	N/A	N/A	2.25%					
	Bond Yield w/ Cap	4.65%	N/A	2.00%	N/A					
	Volatility Control Index <sup>4</sup>	N/A	N/A	2.50%	N/A					
Current Fixed Value Rate					1.40% <sup>+</sup>					
<b>BENEFIT GOLD</b> (ICC13 IDX7) Call for State Availability  	Includes a 5% Premium Bonus on all 1st year Premiums.					<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual  10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	13.5, 12.25, 11, 9.75, 8.25, 7, 5.5, 4, 2.5, 1, 0% <b>(10 years)</b>	
		Cap	PR	Asset Fee	PT					
	S&P 500 Annual Monthly Average w/Cap	3.00%	N/A	N/A	N/A					
	S&P 500 Annual Pt to Pt w/Cap	3.00%	N/A	N/A	N/A					
	S&P 500 Monthly Pt to Pt	1.60%*	N/A	0%	N/A					
	10-Year U.S. Treasury Bond	2.50%	N/A	N/A	N/A					
	S&P 500 Annual Monthly Average w/PR	N/A	25%	N/A	N/A					
	S&P 500 Annual Pt to Pt w/PR	N/A	15%	N/A	N/A					
	S&P 500 Performance Trigger	N/A	N/A	N/A	2.25%					
	Bond Yield w/ Cap	4.65%	N/A	2.00%	N/A					
Volatility Control Index <sup>4</sup>	N/A	N/A	2.50%	N/A						
Current Fixed Value Rate					1.50% <sup>+</sup>					
<b>INTEGRITY GOLD</b> (ICC12 IDX5) Call for State Availability  		Cap	PR	Asset Fee	PT	<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$5,000  <b>Max:</b> 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	0-80 Qual & Non-Qual  10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>  Lifetime Income Benefit Rider (ICC14 R-LIBR) <sup>1</sup>	8,7,6,4,5,3,1,5,0% <b>(6 years)</b>	
	S&P 500 Annual Monthly Average w/PR	N/A	10%	N/A	N/A					
	S&P 500 Annual Monthly Average w/Cap	1.00%	N/A	0%	N/A					
	Dow Annual Monthly Average w/Cap	1.00%	N/A	0%	N/A					
	S&P 500 Annual Pt to Pt w/PR	N/A	10%	N/A	N/A					
	S&P 500 Annual Pt to Pt w/Cap	1.00%	N/A	0%	N/A					
	Dow Annual Pt to Pt w/Cap	1.00%	N/A	0%	N/A					
	S&P 500 Monthly Pt to Pt	1.00%*	N/A	0%	N/A					
	10-Year U.S. Treasury Bond	1.00%	N/A	0%	N/A					
	S&P 500 Performance Trigger	N/A	N/A	N/A	1.00%					
Bond Yield w/ Cap	1.00%	N/A	0%	N/A						
Current Fixed Value Rate					1.00% <sup>+</sup>					
<b>HERITAGE GOLD</b> (ICC11 IDX2) Call for State Availability  		Cap	PR	Asset Fee		<b>MGIR:</b> Currently 1.50% <sup>3</sup>  <b>MGSV:</b> 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<b>Min:</b> \$75,000  <b>Max:</b> \$500,000	79-85 Non-Qual  5% of Contract Value Annually, Starting Yr 2.	8,7,6,5,4,0% <b>(5 years)</b>	
	S&P 500 Annual Pt to Pt w/ Cap	1.00%	N/A	N/A						
	Current Fixed Value Rate									1.00% <sup>+</sup>

<sup>1</sup> Availability, Provisions and Form Numbers vary by state. Call for details.  
<sup>2</sup> Benefit not guaranteed and subject to change.  
<sup>3</sup> MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.  
<sup>4</sup> S&P 500 Dividend Aristocrats Daily Risk Control 5% Index  
<sup>+</sup> Fixed Value Minimum Guaranteed Interest Rate is 1%.  
<sup>\*</sup> Monthly Cap  
<sup>\*\*</sup> Bonus Vesting Schedule applies

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

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