

GOLD EAGLE CLUB

AMERICAN EQUITY



With just \$1,000,000 in Net Paid Annuity Premium

**American Equity
Stock Options
(NYSE: AEL)**

&

**Gold Eagle
Marketing Money
with No Limit!**

Soar with us!

OWN A PIECE

OF OUR AMERICAN SUCCESS STORY



STOCK OPTIONS

STOCK OPTION SCHEDULE BY PRODUCTION LEVEL

YOUR PRODUCTION		OUR INVESTMENT IN YOU AND YOUR BUSINESS			
Annual Net Paid Annuity Production		Base Stock Options*	Bonus Stock Options**	Total Stock Options	
\$ 1,000,000	- \$ 1,999,999	250 - 700	0	250	- 700
\$ 2,000,000	- \$ 2,999,999	750 - 1,200	100	850	- 1,300
\$ 3,000,000	- \$ 3,999,999	1,250 - 1,700	200	1,450	- 1,900
\$ 4,000,000	- \$ 4,999,999	1,750 - 2,200	300	2,050	- 2,500
\$ 5,000,000	- \$ 5,999,999	2,250 - 2,700	1,500	3,750	- 4,200
\$ 6,000,000	- \$ 6,999,999	2,750 - 3,200	1,600	4,350	- 4,800
\$ 7,000,000	- \$ 7,499,999	3,250 - 3,450	1,700	4,950	- 5,150
\$ 7,500,000	- \$ 7,999,999	3,500 - 3,700	3,200	6,700	- 6,900
\$ 8,000,000	- \$ 8,999,999	3,750 - 4,200	3,300	7,050	- 7,500
\$ 9,000,000	- \$ 9,999,999	4,250 - 4,700	3,400	7,650	- 8,100
\$ 10,000,000	- \$ 10,999,999	4,750 - 5,200	5,000	9,750	- 10,200

HOW THE GOLD EAGLE STOCK OPTION PLAN WORKS

- ★ No up front capital
- ★ You Benefit from American Equity growth and success with a wait and see approach
- ★ You are in control - you decide when to exercise: No decision required until just prior to expiration seven years following grant date.

Please refer to the Independent Insurance Agent Stock Option Plan, and the rules for option grants for complete terms and conditions.

OPTION GRANT DATE

The Stock Options will be granted in January of the following year.

OPTION EXERCISE PRICE

This price will be determined on the grant date.

OPTION VESTING PERIOD

The options will vest (be available to exercise) six months after the grant date.

OPTION EXPIRATION

The options will expire seven years following the grant date. Options cannot be exercised after their expiration date.

AGENT STATUS

Agents must be in good standing with the Company to receive and/or exercise the stock options. Unexercised options will be forfeited upon contract termination.

*Base Stock Options

250 stock options for \$1,000,000 of net paid annuity production; 50 additional stock options for each \$100,000 of incremental net paid annuity production

**Bonus Stock Options

100 stock options for \$2,000,000 of net paid annuity production; 100 additional stock options for each \$1,000,000 of incremental net paid annuity production above \$2,000,000; 1,100 additional stock options for \$5,000,000 of net paid annuity production; 1,500 additional stock options for \$7,500,000 and \$10,000,000 of net paid annuity production.

THE MORE YOU PRODUCE, THE MORE

WE INVEST IN YOU



GOLD EAGLE MARKETING MONEY

GOLD EAGLE MARKETING MONEY SCHEDULE BY PRODUCTION LEVEL

YOUR PRODUCTION		OUR INVESTMENT IN YOU AND YOUR BUSINESS	
Annual Net Paid Annuity Production		Basis Points Multiplier	Gold Eagle Marketing Money Earned
\$ 1,000,000	- \$ 1,999,999	16 Basis Points	\$ 1,600 - \$ 3,200
\$ 2,000,000	- \$ 2,999,999	17 Basis Points	\$ 3,400 - \$ 5,100
\$ 3,000,000	- \$ 3,999,999	18 Basis Points	\$ 5,400 - \$ 7,200
\$ 4,000,000	- \$ 4,999,999	19 Basis Points	\$ 7,600 - \$ 9,500
\$ 5,000,000	- \$ 5,999,999	20 Basis Points	\$ 10,000 - \$ 12,000
\$ 6,000,000	- \$ 6,999,999	21 Basis Points	\$ 12,600 - \$ 14,700
\$ 7,000,000	- \$ 7,999,999	22 Basis Points	\$ 15,400 - \$ 17,600
\$ 8,000,000	- \$ 8,999,999	23 Basis Points	\$ 18,400 - \$ 20,700
\$ 9,000,000	- \$ 9,999,999	24 Basis Points	\$ 21,600 - \$ 24,000
\$ 10,000,000+		25 Basis Points	\$ 25,000+

HOW THE GOLD EAGLE MARKETING MONEY WORKS

PRODUCTION QUALIFICATIONS:

- ★ Qualification period will begin January each year. Any net business issued January 1st or after will count towards the Gold Eagle Program. This also includes additional 1st year premiums added to a policy effective January 1st. The Guarantee Series (SPDA-MYGA), internal rollover premium and any premium refunded to a policyholder are not included in the Gold Eagle program.
- ★ Net paid annuity production is based on individual production only. Agents who combine production will forfeit any stock option grants and Gold Eagle Money for which they might otherwise be eligible. This will be strictly enforced.

PAYMENT OF GOLD EAGLE MONEY:

- ★ Earned Gold Eagle Money will be paid out beginning in March 2012 and will be paid every two months thereafter.
- ★ Payments of Gold Eagle Money will be made via EFT. If agents have not established EFT, payments will be made via check and sent to agent's address of record.
- ★ Agents must have a minimum of \$500 in Gold Eagle money before payment will be made.
- ★ American Equity reserves the right to use Gold Eagle Money to satisfy any indebtedness.

CREDITING GOLD EAGLE MONEY:

- ★ Gold Eagle Money is awarded on a calendar year basis.
- ★ Gold Eagle Money will be credited on a monthly basis and a statement will be posted on our website.





EXCLUSIVE SERVICES

- ★ Signature Guarantee Services⁺
- ★ Expedited Processing
- ★ Special Toll Free Hotline 866-513-2293
- ★ FedEx[®] Discount Program⁺
- ★ Dell Discount Program
- ★ Online Statement Access



IF YOU ARE LOOKING FOR A HOME...A PARTNER,
IN A DIFFICULT, YET GRATIFYING BUSINESS;
AMERICAN EQUITY IS THE ONE.

American Equity was founded on these basic
"Principles of Excellence."

QUALITY FINANCIAL PERFORMANCE
HIGH LEVEL OF SERVICE, SUPERIOR TO OUR COMPETITORS
ABOVE AVERAGE VALUE TO OUR CONTRACT HOLDERS
RECOGNIZE AND DEVELOP MARKET OPPORTUNITIES

The foundation of these principles is relationship. It would be easy to become a transaction driven organization, but relationship is what got us started and what has propelled us to success.

I would like to personally invite you to become a Gold Eagle member, own a piece of our great American success story, and allow us to invest in your business. Together, we will have a successful relationship - a partnership - a place you can call home.

Thank you for your continued support and business.

Ronald J. Grensteiner
President

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⁺Please refer to the Gold Eagle Membership Terms & Conditions (6050-R) for specific details.

We're the One!
People Service Future