



AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

MARKETING MEMO

DATE: November 29, 2012
TO: All American Equity NMO's and Texas Agents
FROM: James Jones, Vice President – Marketing Services
RE: Product Changes in Texas

IMPORTANT INFORMATION – PLEASE READ CAREFULLY!

**** Advantage Gold (Index-6-07-TX.2) Sales Suspended in Texas:**

Due to the current interest rate environment, sales for the Advantage Gold (Index-6-07-TX.2) will be suspended in Texas effective December 14th, 2012. Any Advantage Gold applications received in our office after 1:00 p.m. CST on December 14th, 2012 will not be accepted. Please discard any brochures, disclosures and marketing materials you have relating to this product. The decision to remove the Advantage Gold (Index-6-07-TX.2) was made after carefully reviewing the product portfolio in Texas.

***** New Product Available December 10, 2012 *****

BENEFIT GOLD (ICC10 IDX-110) 5% Premium Bonus

- Single Premium Fixed Indexed Annuity
- Issue Ages 0-80
- 10 Year Surrender Charge Schedule, very similar to the Advantage Gold
- Minimum Premium \$5,000 Q/NQ
- 4 Interest Crediting Options Plus a Fixed Rate
- Includes Lifetime Income Benefit Rider (ICC10 LIBR-2010.1)
- 10% Annual Penalty Free Withdrawals – Starting Year 2
- Full Death Benefit at death of Owner or Annuitant

Please visit our website at www.american-equity.com on Monday, December 10th for more information on the Benefit Gold.

*****PRODUCT TRAINING IS REQUIRED BEFORE WRITING AN ANNUITY APPLICATION*****

Call Marketing at 888-647-1371 for more details.

FOR MORE INFORMATION, CALL MARKETING **888-647-1371**
www.american-equity.com | PO BOX 71216, DES MOINES, IA 50325

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