



# MARKETING MEMO

Date: November 26<sup>th</sup>, 2012  
 To: American Equity NMO's and Agents  
 From: James Jones, Vice President – Marketing Services  
 Re: Rate Change Effective December 5<sup>th</sup>, 2012

## Hurry! Rate Change!

The following Cap and Interest Rate adjustments are being made effective December 5<sup>th</sup>, 2012.

To receive current rates, original applications along with cash or 1035/Direct Transfer paperwork must be received in our office by 4:45PM CT on Tuesday, December 4<sup>th</sup>, 2012.

No faxes will be accepted. Transfer funds must be received in our office by 1:00PM CT on Friday, December 28<sup>th</sup>, 2012. Transfer funds received after Friday, December 28<sup>th</sup> will receive the new rates indicated below. **NO EXCEPTIONS!**

<b>Bonus Gold</b> (Index-1-07*, Index-1-05, & Index-7-05-OK)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	3.25%	<b>2.75%</b>
	Annual Monthly Average w/ Cap	3.25%	<b>2.75%</b>
	Monthly Pt to Pt	1.80%	<b>1.70%</b>
	10 Year US Treasury Bond	3.25%	<b>2.75%</b>
	Fixed Value	1.75%	<b>1.25%**</b>
<b>Traditions Gold Plus</b> (11 IDX3*)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	3.00%	<b>2.50%</b>
	Annual Monthly Average w/ Cap	3.00%	<b>2.50%</b>
	Monthly Pt to Pt	1.60%	<b>1.45%</b>
	10 Year US Treasury Bond	3.00%	<b>2.50%</b>
	Fixed Value	1.60%	<b>1.10%</b>
<b>Traditions Gold</b> (11 IDX4*)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	4.25%	<b>3.75%</b>
	Annual Monthly Average w/ Cap	4.25%	<b>3.75%</b>
	Monthly Pt to Pt	2.40%	<b>2.30%</b>
	10 Year US Treasury Bond	4.00%	<b>3.75%</b>
	Fixed Value	2.35%	<b>1.95%</b>
<b>Retirement Gold</b> (Index-2-09* & Index-4-10-FL)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	3.00%	<b>2.50%</b>
	Annual Monthly Average w/ Cap	3.00%	<b>2.50%</b>
	Monthly Pt to Pt	1.60%	<b>1.45%</b>
	Fixed Value	1.60%	<b>1.10%</b>

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

For Agent Information Only. Not for use in solicitation or advertising to the public

<b>Benefit Gold</b> (ICC10 IDX-110)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	3.00%	<b>2.50%</b>
	Annual Monthly Average w/ Cap	3.00%	<b>2.50%</b>
	Monthly Pt to Pt	1.60%	<b>1.45%</b>
	10 Year US Treasury Bond	3.00%	<b>2.50%</b>
	Fixed Value	1.60%	<b>1.25%</b>
<b>Advantage Gold</b> (Index-6-07*)		<b>CURRENT RATES</b>	<b>NEW RATES</b>
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	3.00%	<b>2.50%</b>
	Annual Monthly Average w/ Cap	3.00%	<b>2.50%</b>
	Monthly Pt to Pt	1.60%	<b>1.45%</b>
	10 Year US Treasury Bond	3.00%	<b>2.50%</b>
	Fixed Value	1.65%	<b>1.15%</b>

**The following Fixed Interest Rate changes are being made effective December 5<sup>th</sup>, 2012**

<b>PRODUCT</b>	<b>OLD BASE RATE</b>	<b>NEW BASE RATE</b>
<b>Premier Eagle 12</b> (FRG-2-09*)	1.60%	<b>1.10%</b>

**There will be NO CHANGES to the following products at this time: Integrity Gold (12 IDX5\*), Heritage Gold (11 IDX2\*), Premier Eagle 10 (FPDA-7-08\*), SPDA-MYGA\*, SPIA-1\*, or FPDA-10\*.**

**There will be NO CHANGES to Participation Rates at this time.**

**Please reference the Product Profile (Form #1031) for specific crediting options available on different products & State Approval Chart (Form #1025) for product availability. Please visit our website at [www.american-equity.com](http://www.american-equity.com) or call Marketing at 888-647-1371 for more information.**

\*Form Number May Vary By State

\*\*Fixed Rate for OK (Index-7-05-OK) & DE (Index-1-05) will be 2.25%

**FOR MORE INFORMATION, CALL MARKETING 888-647-1371**  
**[www.american-equity.com](http://www.american-equity.com) | PO BOX 71216, DES MOINES, IA 50325**

**For Agent Information Only. Not for use in solicitation or advertising to the public**