

American Equity is the Gold Standard for Index Annuities

P.O. BOX 71216
DES MOINES, IA 50325

TRUE Liquidity 10% of Contract Value available annually after 1st year
TRUE Asset Preservation with NO Surrender Charge at Death

TRUE Choices and Flexibility Interest Crediting Methods

Texas Product PROFILE

OFFICE HOURS: Monday - Thursday 8AM - 4:45 PM CT • Friday 8AM - 1 PM CT
www.american-equity.com

888-221-1234

INTEREST RATES EFFECTIVE 12/05/2012
(RATES SUBJECT TO CHANGE)

MINIMUM RATES
MINIMUM PREMIUM
ISSUE AGE
PENALTY-FREE WITHDRAWALS
SURRENDER CHARGE

PRODUCT

TRADITIONS GOLD (11 IDX4)

| | Cap | PR | Asset Fee |
|--------------------------------------|--------------------|-----|-----------|
| S&P 500 Annual Monthly Average w/PR | N/A | 35% | N/A |
| S&P 500 Annual Monthly Average w/Cap | 3.75% | N/A | N/A |
| S&P 500 Annual Pt to Pt w/PR | N/A | 25% | N/A |
| S&P 500 Annual Pt to Pt w/Cap | 3.75% | N/A | N/A |
| S&P 500 Monthly Pt to Pt | 2.30% | N/A | N/A |
| 10-Year U.S. Treasury Bond | 3.75% | N/A | N/A |
| Current Fixed Value Rate | 1.95% ⁺ | | |

Minimum Guaranteed Interest Rate (MGIR):
Currently 1.50%^{**}
Minimum Guaranteed Surrender Value (MGSV):
87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

0-80 Qual & Non-Qual
10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.¹
Lifetime Income Benefit Rider (ICC10 LIBR-2010.1)²

9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.5, 0%
(10 years)

TRADITIONS GOLD PLUS (11 IDX3)

Includes a 8% Premium Bonus on all 1st year Premiums^{***}

| | Cap | PR | Asset Fee |
|--------------------------------------|--------------------|-----|-----------|
| S&P 500 Annual Monthly Average w/PR | N/A | 15% | N/A |
| S&P 500 Annual Monthly Average w/Cap | 2.50% | N/A | N/A |
| S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A |
| S&P 500 Annual Pt to Pt w/Cap | 2.50% | N/A | N/A |
| S&P 500 Monthly Pt to Pt | 1.45% | N/A | N/A |
| 10-Year U.S. Treasury Bond | 2.50% | N/A | N/A |
| Current Fixed Value Rate | 1.10% ⁺ | | |

MGIR:
Currently 1.50%^{**}
MGSV:
87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

0-80 Qual & Non-Qual
10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.²
Lifetime Income Benefit Rider (ICC10 LIBR-2010.1)²

9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.5, 0%
(10 years)



ADVANTAGE GOLD INDEX-6-07-TX.2

Includes a 5% Premium Bonus on all 1st year Premiums¹

| | Cap | PR | Asset Fee |
|---|--------------------|-----|-----------|
| S&P 500 Annual Monthly Average w/PR | N/A | 15% | N/A |
| S&P 500 Annual Monthly Average w/Cap | 2.50% | N/A | N/A |
| S&P 500 Annual Pt to Pt w/PR | N/A | 15% | N/A |
| S&P 500 Annual Pt to Pt w/Cap | 2.50% | N/A | N/A |
| S&P 500 Monthly Pt to Pt + 10-Year U.S. Treasury Bond | 1.45%* | N/A | 0% |
| | 2.50% | N/A | N/A |
| Current Fixed Value Rate | 1.15% ⁺ | | |

MGIR:
3.00%
MGSV:
87.5% of premiums, less withdrawal proceeds, at MGIR, compounded annually

0-80 Qual & Non-Qual
10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.¹
Lifetime Income Benefit Rider (ICC10 LIBR-2010)²

16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%
(10 years)



INTEGRITY GOLD 12 IDX5

| | Cap | PR | Asset Fee |
|--------------------------------------|--------------------|-----|-----------|
| S&P 500 Annual Monthly Average w/PR | N/A | 10% | N/A |
| S&P 500 Annual Monthly Average w/Cap | 1.00% | N/A | 0% |
| Dow Annual Monthly Average w/Cap | 1.00% | N/A | 0% |
| S&P 500 Annual Pt to Pt w/PR | N/A | 10% | N/A |
| S&P 500 Annual Pt to Pt w/Cap | 1.00% | N/A | 0% |
| Dow Annual Pt to Pt w/PR | 1.00% | N/A | 0% |
| S&P 500 Monthly Pt to Pt | 1.00%* | N/A | 0% |
| 10-Year U.S. Treasury Bond | 1.00% | N/A | 0% |
| Current Fixed Value Rate | 1.00% ⁺ | | |

MGIR:
Currently 1.50%^{**}
MGSV:
87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

0-80 Qual & Non-Qual
10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value.¹
Lifetime Income Benefit Rider (ICC10 LIBR-2010)²

8, 7, 6, 4, 5, 3, 1, 5, 0%
(6 years)





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| PRODUCT | INTEREST RATES EFFECTIVE 12/05/2012 (RATES SUBJECT TO CHANGE) | MINIMUM RATES | MINIMUM PREMIUM | ISSUE AGE | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE | RIDERS |
|---------|--|---------------|-----------------|-----------|--------------------------|------------------|--------|
|---------|--|---------------|-----------------|-----------|--------------------------|------------------|--------|

HERITAGE GOLD
(11 IDX2)

5 Yr
Surrender
Charge
Period

| | | | |
|--------------------------------|-------|-----|-----------|
| S&P 500 Annual Pt to Pt w/ Cap | Cap | PR | Asset Fee |
| | 1.00% | N/A | N/A |
| Current Fixed Value Rate | 1.00% | | |

MGIR: Currently 1.50%^{**}
MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually

Min: \$75,000
Max: \$500,000

5% of Contract Value Annually, Starting Yr. 2.

8,7,6,5,4,0%
(5 years)

N/A

Guarantee Series
SPDA-MYGA
MVA³

Guarantee 5 2.30%
Guarantee 7 2.70%

Minimum Guaranteed Interest Rate (MGIR): Currently 1.0%^{**}

Min: 10,000
Max: 0-69 \$1,000,000
70-74 \$750,000
75-80 \$500,000

Annually, Penalty-free withdrawal of interest credited that contract year

Guarantee 5 9, 8, 7, 6, 5, 0%
(5 years)
Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0%
(7 years)

NCR-3

SPIA-1 Immediate

Call Marketing for Quotes

N/A

Min: 10,000
Max: 0-69 \$1,000,000
70-74 \$750,000
75-80 \$500,000
81-90 \$250,000

Income Options: 5-25 year Certain or Life options (with or without period certain)
Payout Modes: Monthly, quarterly, semi-annual or annual.

N/A

N/A

PR = Participation Rate *Monthly Cap **MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only. *** Bonus Vesting Schedule applies.

¹ Benefit not guaranteed and subject to change. ² 4.5% option available for all issue ages. 6.5% option available for issue ages 50 and above.

³ Market Value Adjustment (MVA) applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period.

+Fixed Value Minimum Guaranteed Interest Rate is 1%.

PLEASE NOTE: Crediting rates are subject to change with little advance notice. Please call marketing for current rates.

Riders: The NCR-100 and TIR-1 are available in Texas on most of our current deferred annuities. See disclosure for details.

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