

American Equity's  
**Gold standard**  
for a secure Retirement

**Heritage Gold**

(ICC11 IDX2)\*



\*Form number and availability  
may vary by state.





# How Will You Create A Lasting Financial Legacy?

## ACCUMULATION, SAFETY AND PROTECTION

As Americans, we work hard to earn an income to take care of our families, provide for a secure retirement, and accumulate wealth. Now, we are wise to consider:

- How will we have peace of mind that we will not lose value in our annuity?
- Will growth in our annuity affect our taxes?
- Can we assure our annuity passes to our heirs in a timely manner?
- Is there an opportunity to access our annuity, if needed?

## BENEFITS OF ANNUITIES

At American Equity, our innovative tax deferred annuities help you maximize both growth and safety for your hard earned retirement dollars, ultimately offering you the peace of mind you deserve. We understand that creating a retirement nest egg is hard work and while many people take into consideration market risk, there are five other factors you should consider as well:

## SAFETY OF PREMIUM

**Fixed annuities by their very nature are considered a safe money alternative. It is a contract between you and the insurance company for guaranteed interest and guaranteed income options. All guarantees are based on the financial strength and claims paying ability of American Equity.**

## INCOME TAXES

One of the primary advantages of deferred annuities is the opportunity to accumulate a substantial sum of money by **allowing your premium and interest to grow tax-deferred. Unlike taxable investments, you pay no taxes on your annuity interest until you begin to take withdrawals or receive income.** This allows your money to grow faster than in a taxable account. With our annuities you earn interest on your premium, interest on your interest and interest on what you would normally pay in income taxes.

## AVOIDANCE OF PROBATE

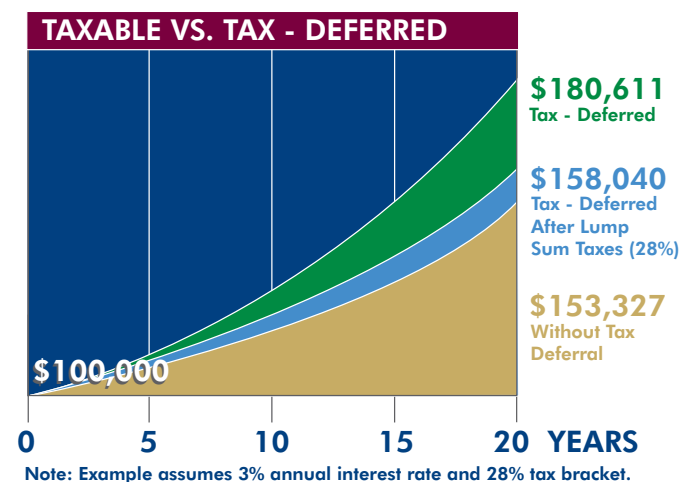
In the case of premature death, your beneficiaries have the accumulated funds within your annuity available to them and may avoid the expense, delay and publicity of probate. Your named beneficiaries can choose to receive the proceeds as monthly income or a lump sum payment.

## LIQUIDITY

This annuity contract allows penalty-free withdrawals of up to 5% of your Contract Value, after the first Contract Anniversary.

## GUARANTEED INCOME

American Equity can provide you with a guaranteed income from this tax-deferred annuity. You have the ability to choose from several different income options, including payments for a specified number of years or income for life, no matter how long you live.



The chart above demonstrates how much more your money grows over a 20-year period with a tax-deferred annuity compared to an account that is currently taxed.

## TAX TREATMENT

Under current tax laws annuities grow tax deferred. Any distribution may cause a taxable event. Neither American Equity nor our agents offer legal, investment or tax advice. Please consult your own personal advisor for these matters.

# Heritage Gold

(ICC11 IDX2)

## INDEXED ANNUITIES FOR YOUR RETIREMENT PORTFOLIO

**Indexed annuities are fixed annuities that provide an opportunity to potentially earn more interest than traditional fixed annuities and other safe money alternatives.** This is done by basing interest earned on an increase in an equity index. You control how your annuity grows by choosing the index crediting methods on each contract anniversary. The most commonly used index is the S&P 500®.

**A very important benefit is that your premium and credited interest can never be lost due to index volatility.**

When purchasing an indexed annuity, you own an annuity contract backed by American Equity Investment Life Insurance Company, you are not purchasing shares of stock or indexes.

■ **The S&P 500® Index** contains Stocks from 500 various industry leaders and is widely regarded as the premier benchmark for U.S. stock market performance.

■ **Cap Rate** - An upper limit applied to the Index credit. Cap rates are subject to change, declared each contract anniversary, and guaranteed to never be less than 1% on the Annual Point to Point Crediting Method.

## ALLOCATION OPTIONS

American Equity annuities allow for annual transfers between different values (Transfer of Values) allowing you greater flexibility in utilizing the interest crediting methods available. A Transfer of Values (TOV) letter and form are sent one month prior to the contract anniversary as a courtesy.

■ **Fixed Value Rate** - Based on a current declared interest rate guaranteed to never be less than the Fixed Value Minimum Guaranteed Interest Rate stated in the contract.

■ **Annual Point to Point** - On each contract anniversary the index value is compared to the previous years index value. The Index Credit is based on the increase in the index value from point to point. Caps are applied to the Index Credit Calculation.

## DEATH BENEFIT

The Death Benefit is the full value of your annuity contract and is paid in a lump sum with no surrender charges to your named beneficiaries. Other income options may also be available.

## ACCESSIBILITY - PENALTY-FREE WITHDRAWALS

We understand that access to your money is very important. This annuity offers an annual penalty-free withdrawal of up to 5% of the Contract Value each year, beginning in year 2. In the first year, you may receive systematic withdrawals of interest from the fixed interest account as quickly as 30 days after your contract is issued.\*

## MINIMUM GUARANTEED SURRENDER VALUE (MGSV)

MGSV is calculated separate from your Contract Value. It equals 87.5% of all premiums, less any withdrawals, at Minimum Guaranteed Interest Rate (MGIR), compounded daily.

## CASH SURRENDER VALUE

Cash Surrender Value is equal to the greater of Contract Value minus any applicable surrender charges or MGSV.

## SURRENDER CHARGES

Surrender charges are deducted in the event of a full surrender, and apply for the first 5 years, starting at 8% and decreasing. See disclosure for complete schedule.

*\*Not guaranteed and subject to change.*

# American Equity's Gold standard for a secure Retirement

## Heritage Gold (ICC11 IDX2)

It is the American Equity dream to help Americans enjoy their retirement years with financial security. We care about providing products that protect you and your family. Our employee/owners are committed to ensuring peace of mind for your retirement future. Our commitment to unsurpassed service and strong contract owner benefits has allowed American Equity to experience consistent, record growth in our industry. In fact, we're the number 3 producer of indexed annuities.\*

When you buy an American Equity annuity, you are buying a promise, a promise that we will always be there when you need us. If you want an annuity that can offer you safety of premium, flexibility, tax advantages, and accessibility when you need it, we have it. "We're the One" to offer you diverse financial planning choices for your retirement dollars.

\* Form number and availability may vary by state.

+ Source: Wink's Sales & Market Report, [1Q2013].

D.J. Noble, Executive Chairman



1135-SB 06.13.13

A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating. For the latest rating, access [www.ambest.com](http://www.ambest.com).

6000 Westown Pkwy  
West Des Moines, IA 50266  
888-221-1234 ■ 515-221-9947 (fax)  
[www.american-equity.com](http://www.american-equity.com)



*We're the One!*  
People Service Future