

AMERICAN EQUITY

THE ONLY CHOICE IN LIFETIME INCOME RIDERS (LIBR-2010)⁺

Guaranteed 5% OR 8% Annual Growth of Income Account Value*

NO annuitization required

Ability to STOP and START income

**NOW AVAILABLE ON MORE
AMERICAN EQUITY INDEXED ANNUITIES
INCLUDING THE RETIREMENT GOLD
(INDEX-2-09)⁺**

10% Premium Bonus**

Full Contract Value upon death

UNBEATABLE COMBINATION

10% Premium Bonus**

PLUS

**5% or 8% Guaranteed Accumulated
Rate for Income Account Value***

**10 year surrender
charge period**

**Bonus fully vested
after 14 years**

Rick Plata CA# 0F10820

888-235-8060

advisorrick@msn.com

*Vesting schedule and surrender charges apply. See Consumer Guide and disclosure for details. Surrender charges apply to underlying contract. All guarantees based on the financial strength and claims paying ability of American Equity Investment Life Insurance Company. Lifetime Income Benefit Rider (LIBR-2010) is not part of the underlying contract or available in a lump sum cash value. It is only used to calculate lifetime payments. The 8% option has a 0.60% fee taken from the contract value annually and is available for issue ages 50-78. The 5% option is available with no fee for all issue ages. If payments are deferred longer than 10 years, client must elect to reset the accumulation period between the 5th and 10th contract anniversary. See Consumer Guide and Disclosure form 1127 for details.

**Each year after the 3rd Contract year, you become vested in a percentage of the bonus, until 100% vested at the end of the 14th Contract year. Vested amounts of the bonus are the amounts not forfeited as a result of an early Withdrawal or Surrender. Bonus, Surrender Charges, and Vesting Schedules may vary by state see Disclosure and Brochure for details.

⁺ Form number and availability may vary by state.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



West Des Moines, IA 50266
We're the One!
People Service Future