








Product	Indexing Method & Participation Rate Cap/Asset Fee	Surrender Period	Issue Ages Min. Prem.	Guar. Rates	Death Benefit	Penalty Free Withdrawal	NCR/TIR*	Available in all States EXCEPT
Bonus Gold (Index 1-07) (Flexible)	10% BONUS on all 1st Year Premium	16 Years 20%, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2	NQ=0-80/\$5K Q=0-80/\$5K 0-64 in FL.	80% of 1st year premiums, plus bonus, plus 87.5% additional premiums @ 1.50%* *2.25% in DE	Acct Value	 Income Rider Available		AK, AL, CT, MN, PA, NJ, NV, NY, OH, OR, TX, UT, WA
	Cap PR							
	S&P Annual Monthly Average w/PR							
	S&P Annual Monthly Average w/Cap	2.50%						
	Dow Annual Monthly Average w/Cap	2.50%						
	Dow Annual Point-to-Point w/Cap	2.50%						
	S&P Annual Point-to-Point w/Cap	2.50%						
	S&P Annual Point-to-Point w/PR	20%						
	S&P Monthly Point-to-Point	1.40%						
	10 yr. US Treasury Bond Ann Pt-to-Pt	2.25%						
	Performance Trigger 2.00%							
	Fixed Rate 1.15% / Volatility Control 2.75% Fee							
Benefit Gold (Single)	5% BONUS on all 1st Year Premium	10 Years 13.25%, 12, 10.75, 9.25, 8, 6.75, 5.5,4, 2.5. 1	NQ=0-80/\$5K Q=0-80/\$5K	87.5% of all premiums @ 1.50%* *3.00% in TX	Acct Value	 Income Rider Available		Available only in AK, MN, NJ, NV, OH, OR, PA, TX, UT, WA
	Cap PR							
	S&P Annual Monthly Average w/Cap	2.25%						
	S&P Annual Point-to-Point w/Cap	2.25%						
	S&P Monthly Point-to-Point	1.20%						
	10 yr. US Treasury Bond Ann Pt-to-Pt	2.00%						
	Fixed Rate 1.00% / Volatility Control 1.75% Fee							
Retirement Gold (Index 3-07) (Flexible)	8% BONUS on all 1st Year Premium	10Years 12.5%, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0	NQ=0-78/\$5K Q=0-78/\$5K 0-55 in TX	87.5% of all premiums @ 1.50% * *3.00% min guarantee in TX	Acct Value	 Income Rider Available		AK, AL, CT, DE, MN, NJ, NV, NY, OH, OR, PA, SC, TX, UT, WA
	Cap PR							
	S&P Annual Monthly Average w/PR							
	S&P Annual Monthly Average w/Cap	2.25%						
	S&P Annual Point-to-Point w/PR	15%						
	S&P Annual Point-to-Point w/Cap	2.25%						
	S&P Monthly Point-to-Point	1.20%						
	Fixed Rate 1.00%							
	Bonus vested over 14 years. Varies in FL, call for details.							
Choice Series (Flexible)	S&P Annual Point-to-Point w/PR	Cap PR	10 Years 9.20%, 8.25, 7.25, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0	NQ=0-80/\$10K Q=0-80/\$10K	90% of all premiums @ 1.00%*	Acct Value	 Income Rider Available	NY
	S&P Annual Point-to-Point w/Cap	5.00%						
	S&P Monthly Point-to-Point	2.00%						
	Fixed Rate 2.25% / Volatility Control 1.00% Fee							
	6 and 8 year plan also available, call for details.							



Indexed Annuity Fact Sheet – American Equity Life Insurance Company A- (A.M. Best)

All Indexed Annuities are based on S&P unless otherwise indicated. 9/1/2015

Product	Indexing Method & Participation Rate Cap/Asset Fee	Surrender Period	Issue Ages Min. Prem.	Guar. Rates	Death Benefit	Penalty Free Withdrawal	NCR/TIR*	Available in all States EXCEPT																				
Advantage Gold (Index 6-07) (Flexible)	5% BONUS on all 1 ST Year Premium S&P Annual Monthly Average w/PR S&P Annual Monthly Average w/Cap S&P Annual Point-to-Point w/PR S&P Annual Point-to-Point w/Cap S&P Monthly Point-to-Point 10 yr. US Treasury Bond Ann Pt-to-Pt Performance Trigger 1.75% Fixed Rate 1.05%	10 Years 16%, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4	NQ=0-80/\$5K Q=0-80/\$5K	84% of all premiums @ 1.50%	Acct Value	 Income Rider Available		AK, AL, CT, DE, FL, MN, NY, OR, PA, TX, UT, WA																				
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Traditions Gold (Flexible)	S&P Annual Monthly Average w/PR S&P Annual Monthly Average w/Cap S&P Annual Point-to-Point w/PR S&P Annual Point-to-Point w/Cap S&P Monthly Point-to-Point 10 yr. US Treasury Bond Ann Pt-to-Pt Performance Trigger 3.75% Fixed Rate 1.85% / Volatility Control 1.50% Fee	10 Years 9%, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0	NQ=0-80/\$5K Q=0-80/\$5K	87.5% of all premiums @ 1.50%*	Acct Value	 Income Rider Available		AL, CA, MT, NY																				
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Foundations Gold (Flexible)	7% BONUS on all 1 ST Year Premium S&P Annual Monthly Average w/PR S&P Annual Monthly Average w/Cap S&P Annual Point-to-Point w/PR S&P Annual Point-to-Point w/Cap S&P Monthly Point-to-Point 10 yr. US Treasury Bond Ann Pt-to-Pt Performance Trigger 1.75% Fixed Rate 1.00% / Volatility Control 3.00% Fee	10 Years 9%, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, .5, 0	NQ=0-80/\$5K Q=0-80/\$5K	87.5% of all premiums @ 1.50%*	Acct Value	 5% Free W/D Cumulative to 10% Income Rider Available		CA, CT, MT, NY																				
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Indexed Annuity Fact Sheet – North American A+ (A.M. Best) A+ (S&P)

All Indexed Annuities are based on S&P unless otherwise indicated. 9/1/2015

Product	Indexing Method & Participation Rate Cap/Asset Fee	Surrender Period	Issue Ages Min. Prem.	Guar. Rates	Death Benefit	Penalty Free Withdrawal	NCR/TIR*	Available in all States EXCEPT			
Ten Flexible Premium	6% BONUS for 1st 5 Years Premium			10 YEARS 0-79 \$2,000 Q \$10,000 NQ	Indexed Accounts 100% @ 1.00% Fixed Account 100% @ 1.00%	Acct Value	✓	✓			
		MA	APP						MPP	18,16,14,12,11 10,8,6,4,2%	MVA may apply
	S&P 500	2.25%	2.10%						1.30%		
	Dow Jones	2.15%	2.00%						N/A		
	S&P Mid Cap	2.00%	2.00%						N/A		
	Russell 200	2.00%	2.00%						N/A		
	NASDAQ 100	N/A	2.00%						1.15%		
	Dow Euro STOXX 50	N/A	2.20%						2.20%		
Hindsight Strategy	N/A	2.00%	N/A								
	Fixed Account 1.25%							Hindsight Strategy is not currently available in IN			
Charter Series Flexible Premium	8% BONUS for 1 ST 7 Years Premium			14 Years 0-75* \$10,000 Q \$10,000 NQ *0-65 in CA. 0-51 in Texas	87.5 of premium @ 2.00% Fixed account @ 2.00%	Acct Value	✓	✓			
		Caps – 14 Year Plan							18%, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2, 0		
		DA	APP						MPP		
	S&P 500	2.30%	2.10%						1.30%		
	Dow Jones	2.15%	2.00%						N/A		
	S&P Mid Cap 400	2.00%	2.00%						N/A		
	Russell 200	2.00%	2.00%						N/A		
	NASDAQ 100	N/A	2.00%						1.15%		
Dow Euro STOXX 50	N/A	2.20%	N/A								
Hindsight Strategy		2.00%									
	Fixed Account 1.25%							NASDAQ 100 MPP is not available in IN, MD, MA, MN			
Retire Choice	3% BONUS for 1 ST 5 Years Premium			14 YEARS 0-75 \$20,000 Q \$20,000 NQ	Indexed Accounts 100% @ 1.00% Fixed Account 100% @ 1.00	Acct Value	✓	✓			
		MA PR	APP Cap						MPP Cap	9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	
	S&P 500	40%	3.10%						1.60%		
	Dow Jones	45%	2.00%						N/A		
	S&P Mid Cap 400	35%	2.00%						N/A		
	NASDAQ 100	N/A	2.00%						1.40%		
	Afternoon London Gold	N/A	2.00%						N/A		
		Fixed Account 1.55%									
10% Bonus with purchase of Additional Benefit	Biennial Point to Point and Inverse Performance Trigger Options also available			Rates and Caps higher for premiums over \$250,000	10 Year option also available						



Indexed Annuity Fact Sheet – EquiTrust Financial Services B++ (A.M. Best) A- (S&P)

All Indexed Annuities are based on S&P unless otherwise indicated. 9/1/2015

Product	Indexing Method & Participation Rate Cap/Asset Fee	Surrender Period	Issue Ages Min. Prem.	Guar. Rates	Death Benefit	Penalty Free Withdrawal	NCR/TIR*	Available in all States EXCEPT	
Market Power Bonus Index Plus (Flexible) 1 ST Year Only Currently: 100% Participation. No Asset Fee.	10% BONUS for 1 ST Year Premium		14 Years 20%, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2	0-75 \$20,000 Q/NQ	87.5% of premiums @ 2%	Acct Value	 Income Rider Available	CT, DE, MN, NV, NY, OK, OR, TX, UT, WA Option #4 not approved in IL. Varies in FL and OH.	
	Pt-to-Pt, ann. reset	Cap							Part. Rate
	Daily avg. ann. reset	3.25%							100%
	1 yr. mo. avg. w/ Participation Rate	No Cap							45%
	1 yr. monthly cap, annual reset	1.50%							100%
	2 yr. Mo. avg./Cap	8.00%							100%
Fixed 1.30%									
Market Twelve Bonus Index (Flexible) 1 ST Year Only Currently: 100% Participation. No Asset Fee. *Bonus paid over a 3 year period. Call for details.	12% BONUS		14 Years 20%, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2	0-75 \$30,000 Q/NQ	87.5% of premiums @ 2%	Acct Value	 Income Rider Available	AK, CT, DE, MN, NV, NY, OH, OK, OR, TX, UT, WA, WY	
	Pt-to-Pt, ann. reset	Cap							Part. Rate
	Daily avg. ann. reset	3.00%							100%
	1 yr. mo. avg. w/ Participation Rate	3.25%							100%
	1 yr. monthly cap, annual reset	No Cap							35%
	2 yr. Mo. avg./Cap	1.35%							100%
Fixed 1.00%									
Market Booster Index (Flexible) Currently: 100% Participation. No Asset Fee. *Bonus paid over a 2 year period. Call for details.	7% BONUS		9 Years 17.5%, 17.5, 17.5, 17.5, 17.5, 13, 10, 8, 6	0-80 \$2,000 Q \$10,000 NQ	87.5% of premiums @ 2%	Acct Value	 Income Rider Available	AK, CT, DE, MN, NV, NY, OH, OK, RI, TX, UT, WA Varies in FL.	
	Pt-to-Pt, ann. reset	Cap							Part. Rate
	Daily avg. ann. reset	3.00%							100%
	1 yr. mo. avg. w/ Participation Rate	3.25%							100%
	1 yr. monthly cap, annual reset	No Cap							35%
		1.25%							100%
Fixed 1.00%									
Market Ten Bonus Index (Flexible) Currently: 100% Participation. No Asset Fee.	6% BONUS for 1 ST 5 Years Premium		10 Years 10%, 10, 10, 10, 10, 9, 8, 7, 6, 4, 0	0-80 \$30,000 Q/NQ	100% of premiums @1.00% RETURN OF PREMIUM OPTION INCLUDED	Acct Value	 Income Rider Available	AK, CT, DE, MN, NV, NY, OK, OR, TX, UT, WA Similar plan approved in CT, DE, MN, NV, OR, TX, UT, WA. Call for details.	
	Pt-to-Pt, ann. reset	Cap							Part. Rate
	Daily avg. ann. reset	3.00%							100%
	1 yr. mo. avg. w/ Participation Rate	3.25%							100%
	1 yr. monthly cap, annual reset	No Cap							40%
	2 yr. Mo. avg./Cap	1.40%							100%
Fixed 1.20%									