



MARKETING MEMO

Date: July 2, 2010
To: American Equity NMO's and Agents
From: James Jones, Vice President – Marketing Services
Re: Rate Change Effective July 20th!

Hurry! Rate Change!

The following Cap and Interest Rate adjustments are being made effective July 20th, 2010.

To receive current rates, original applications must be received in our office by 4:45pm CT on Monday, July 19th, 2010. Transfer funds must be received in our office by 4:45pm CT on Monday, August 16th, 2010. **NO EXCEPTIONS!**

The following Cap and Interest Rate adjustments are being made effective July 20, 2010.		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.50%	5.75%
	Annual Monthly Average w/ Cap	6.50%	5.75%
	Fixed Value	3.10%	2.70%
<p>The above stated rates will be affecting the following products: Bonus Gold (INDEX-1-07), Income Gold (INDEX-3-07), Bonus 5 (Index-3-07-WA), and Integrity Gold (INDEX-5-07). Form numbers may vary by state. Please refer to the Product Profile (Form #1031) for specific crediting options available on the different products & State Approval Chart (Form #1025) for product availability.</p>			

Advantage Gold & Benefit Gold (Index-6-07 & ICC10 IDX-110)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.00%	5.25%
	Annual Monthly Average w/ Cap	6.00%	5.25%
	Fixed Value	3.00%	2.60%
Retirement Gold (Index-2-09 and RG-FIA-09)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.00%	5.25%
	Annual Monthly Average w/ Cap	6.00%	5.25%
	Fixed Value	2.90%	2.50%
Bonus Gold (DE and OK Only) & 10/10 Gold/Millennium Platinum (INDEX-1-05, INDEX-7-05-OK, and INDEX-6-05)		CURRENT RATES	NEW RATES

INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.50%	5.75%
	Annual Monthly Average w/ Cap	6.50%	5.75%
	Fixed Value	3.10%	3.00%

The following Fixed Interest Rate changes are being made effective July 20th, 2010.

PRODUCT	OLD BASE RATE	NEW BASE RATE
FPDA-10, FPDA-11 & FPDA-12	3.15%	3.00%
Premier Eagle 10 (FPDA-7-08)	3.10%	2.70%
Premier Eagle 12 (FRG-2-09)	2.90%	2.50%
FPDA-1 (OR only)	3.25%	3.00%

Please visit our website at www.american-equity.com or call Marketing at 888-647-1371 for more information.

For More Information, Call Marketing
888-647-1371



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