

WHICH IS BETTER...DOES IT MATTER?

HYPOTHETICAL EXAMPLE

HYPOTHETICAL EXAMPLE

Annual Point to Point



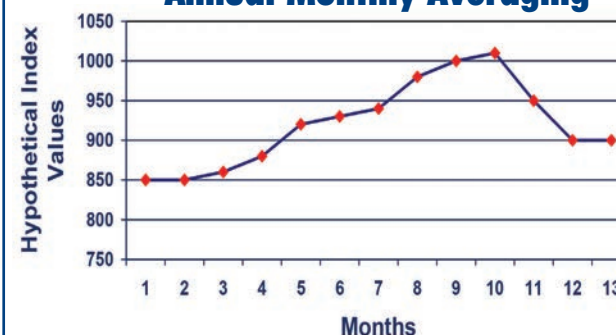
Month	Assumed Index Value	Monthly Pt. to Pt. Mo. Cap	Annual Pt. to Pt. 20% Par.	Annual Mo. Avg. 30% Par.
Jan	950	--	950	950
Feb	910	-4.21%		910
Mar	860	-5.49%		860
Apr	860	0.00%		860
May	920	1.40%		920
Jun	920	0.00%		920
Jul	940	1.40%		940
Aug	900	-4.26%		900
Sep	1000	1.40%		1000
Oct	1050	1.40%		1050
Nov	1075	1.40%		1075
Dec	1075	0.00%		1075
Jan	1100	1.40%	1100	1100
		0.00%	3.16%	0.55%

Monthly Point to Point



Month	Assumed Index Value	Monthly Pt. to Pt. Mo. Cap	Annual Pt. to Pt. 20% Par.	Annual Mo. Avg. 30% Par.
Jan	880	---	880	880
Feb	850	-3.41%		850
Mar	825	-2.94%		825
Apr	860	1.40%		860
May	920	1.40%		920
Jun	960	1.40%		960
Jul	980	1.40%		980
Aug	980	0.00%		980
Sep	1000	1.40%		1000
Oct	1050	1.40%		1050
Nov	1075	1.40%		1075
Dec	1100	1.40%		1100
Jan	1120	1.40%	1120	1120
		6.25%	5.45%	3.30%

Annual Monthly Averaging



Month	Assumed Index Value	Monthly Pt. to Pt. Mo. Cap	Annual Pt. to Pt. 20% Par.	Annual Mo. Avg. 30% Par.
Jan	850	---	850	850
Feb	850	0.00%		850
Mar	860	1.18%		860
Apr	880	1.40%		880
May	920	1.40%		920
Jun	930	1.09%		930
Jul	940	1.08%		940
Aug	980	1.40%		980
Sep	1000	1.40%		1000
Oct	1010	1.00%		1010
Nov	950	-5.94%		950
Dec	900	-5.26%		900
Jan	900	0.00%	900	900
		0.00%	1.18%	2.71%

Spread may apply. Surrender Charges apply during Surrender Charge Period. Rates may vary by product.

Spread is the same as Asset Fee as described in the Contract. The above information is hypothetical and is not intended to represent guarantees or projections of future results. Document is not complete without Benefit Summary and Disclosure.

Index Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC. Annuity contracts are issued by American Equity Investment Life Insurance Company®.



life.american-equity.com

Call us at 888-647-1371