

WHICH IS BETTER...DOES IT MATTER?

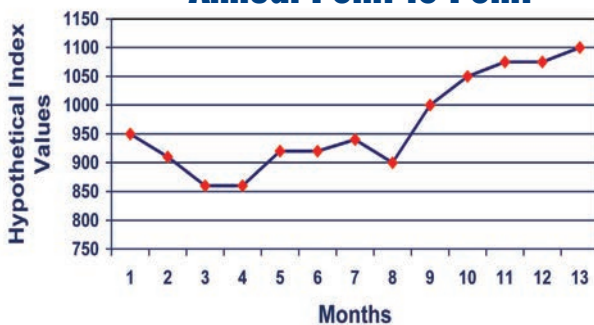
HYPOTHETICAL EXAMPLE

HYPOTHETICAL EXAMPLE

Monthly Point to Point



Annual Point to Point



Annual Monthly Averaging



Month	Assumed Index Value	Monthly Pt. to Pt. 1.4% Mo. Cap	Annual Pt. to Pt. 2.50% Cap	Annual Mo. Avg. 2.50% Cap
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	930	1.09%		930
Jul	940	1.08%		940
Aug	940	0.00%		940
Sep	950	1.06%		950
Oct	980	1.40%		980
Nov	995	1.40%		995
Dec	1010	1.40%		1010
Jan	1030	1.40%	1120	1030
		5.28%	2.50%	2.50%

Month	Assumed Index Value	Monthly Pt. to Pt. 1.4% Mo. Cap	Annual Pt. to Pt. 2.50% Cap	Annual Mo. Avg. 2.50% Cap
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%	2.50%	1.84%

Month	Assumed Index Value	Monthly Pt. to Pt. 1.4% Mo. Cap	Annual Pt. to Pt. 2.50% Cap	Annual Mo. Avg. 2.50% Cap
Jan	850	---	850	850
Feb	850	0.00%		850
Mar	880	1.40%		880
Apr	890	1.14%		890
May	930	1.40%		930
Jun	940	1.08%		940
Jul	970	1.40%		970
Aug	990	1.40%		990
Sep	1010	1.40%		1010
Oct	1030	1.40%		1030
Nov	950	-7.77%		950
Dec	900	-5.26%		900
Jan	850	-5.56%	850	850
		0.00%	0.00%	2.50%

Surrender Charges apply during Surrender Charge Period. Caps provided are for demonstration purposes only and do not necessarily reflect current rates; please contact our Marketing Department for more information.

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.

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