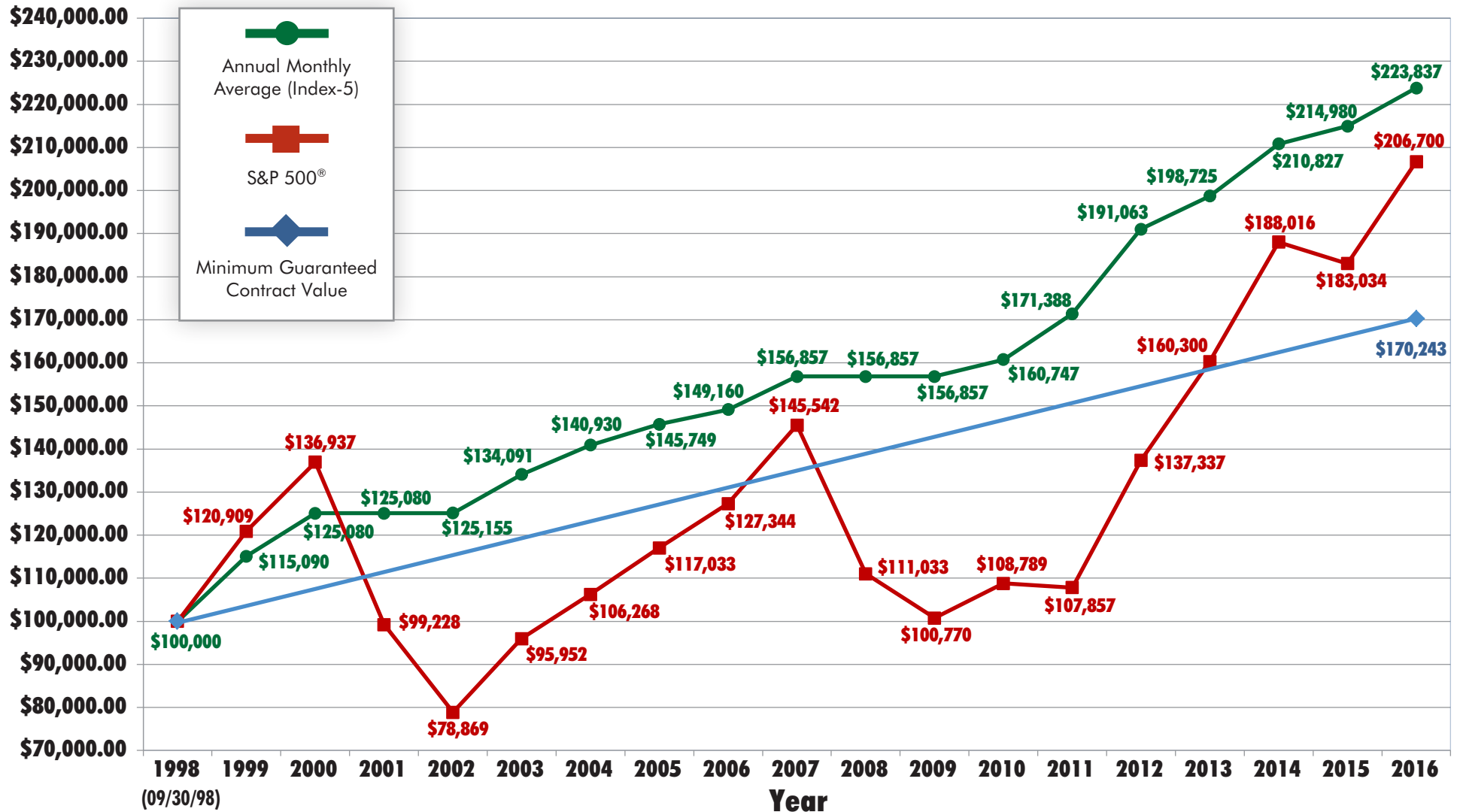


The "REAL BENEFITS" of Index Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/16)



*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale. The actual Participation Rates for this time period, applied to the annual monthly average calculation as depicted, vary between 50% and 70%, and a Minimum Guaranteed Contract Value of 3% is assumed. The S&P 500 is an annual point to point calculation depicting the actual change in the index year over year.

Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Review product disclosure for specific information.

The one who works for you!®



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A history of American Equity’s Index-5* (9/30/98 - 9/30/16)

This history of American Equity’s Index-5 Index Annuity demonstrates the powerful benefits of Index Annuities with the annual reset interest crediting design. All of our current products offer annual reset design as well. The Index-5 did exactly what it was supposed to do... gave the Contract Owner the opportunity to accumulate value based on the appreciation of the S&P 500® Index, without the risk of loss of Premium in years when the S&P 500® was negative. All of this supported by a Minimum Guarantee.

These results should not be an indication that Index Annuities will outperform the S&P 500®. This simply demonstrates the powerful benefits of Index Annuities with the annual reset interest crediting design. All of American Equity’s current products offer annual reset design.

Don’t forget the basic benefits of Index Annuities.

- **Minimum Guarantees**
- **Tax-Deferral**
- **Guaranteed Lifetime Income**
- **Preservation Of Premium**
- **Possible Probate Avoidance**

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