

SERFF Tracking Number: AMEQ-125641337 State: Arkansas
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 38928
 Company Tracking Number: TIR-100
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: TIR-100
 Project Name/Number: TIR-100/TIR-100

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: TIR-100 SERFF Tr Num: AMEQ-125641337 State: ArkansasLH
 TOI: A10 Annuities - Other SERFF Status: Closed State Tr Num: 38928
 Sub-TOI: A10.000 Annuities - Other Co Tr Num: TIR-100 State Status: Approved-Closed
 Filing Type: Form Co Status: F - Filed Reviewer(s): Linda Bird
 Authors: Judith Karcher, Kathleen Underwood, Cheryl Parker, Tiffany Meuer
 Disposition Date: 05/14/2008
 Date Submitted: 05/09/2008 Disposition Status: Approved
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: TIR-100 Status of Filing in Domicile: Authorized
 Project Number: TIR-100 Date Approved in Domicile: 05/07/2008
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 05/14/2008
 State Status Changed: 05/14/2008 Deemer Date:
 Corresponding Filing Tracking Number:

Filing Description:

I am filing the enclosed, above referenced form for your review and approval. This is a new rider with a Flesch Readability score of 51.5. Our intent is to attach this new Terminal Illness Rider to new issues of our annuity contracts. The Iowa Department of Insurance approved this form on May 7, 2008. The Rider provides for a waiver of Surrender Charges when a Qualified Physician diagnoses the annuitant with any disease or medical condition, which is expected to result in death within one year.

<i>SERFF Tracking Number:</i>	<i>AMEQ-125641337</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance</i>	<i>State Tracking Number:</i>	<i>38928</i>
	<i>Company</i>		
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<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
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Please note we have not included a Statement of Variability, as the contract number is the only variable. Attached please find corresponding actuarial memorandum. There is no cost to the applicant associated with this Rider.

I, as Compliance Officer for American Equity, certify to the following:

- Compliance with Regulation 19§10B, as well as all applicable requirements of the Arkansas Insurance Department.
- We will provide the Guaranty Association Notice, form #4015-AR, at the time of delivery of the contract of which this rider would be attached, pursuant to Regulation 49.
- As required by Ark. Code Ann. 23-79-138, attached to each contract issued is our form 4016-AR, which includes the agent name and address, our company address and your department of insurance information.

Our method of marketing is thru individually licensed agents.

If we do not receive a response within 30 days, we will Deem this product approved, according to your law Ark. Code Ann. 23-79-109.

Thank you for your review of this submission.

Company and Contact

Filing Contact Information

Judith Karcher, V. P. & Compliance Officer	jkarcher@american-equity.com
5000 Westown Pkwy	(515) 457-1722 [Phone]
West Des Moines, IA 50266	(515) 223-3865[FAX]

Filing Company Information

American Equity Investment Life Insurance	CoCode: 92738	State of Domicile: Iowa
Company		
5000 Westown Pkwy	Group Code: 2658	Company Type:
Ste 440		
West Des Moines, IA 50266	Group Name:	State ID Number:
(515) 221-0002 ext. [Phone]	FEIN Number: 42-1153896	

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per Form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	05/09/2008	20195450

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/14/2008	05/14/2008

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Disposition

Disposition Date: 05/14/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	TIR-100		Yes

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Form Schedule

Lead Form Number: TIR-100

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TIR-100	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52	TIR-100.pdf

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

5000 Westown Parkway, West Des Moines, Iowa 50266

TERMINAL ILLNESS RIDER

WAIVER OF SURRENDER CHARGES FOR TERMINAL ILLNESS

This Rider is part of the Base Contract. Rider(s), Base Contract and attached application make up the entire contract. **Base Contract No.: XXXXXXXX**

DEFINITIONS

When we use these words, we mean:

- Rider:** This Rider
- Base Contract:** The contract to which this Rider is attached
- Notice:** Written proof of Annuitant's Terminal Illness, a Qualified Physician signs, We receive and accept. Notice must be supported by clinical, radiological, or laboratory evidence of the condition. We may require another exam by a Qualified Physician of our choice at our expense.
- Qualified Physician:** Any person, who is licensed as an MD or DO to practice medicine in the United States and who is not the Annuitant, Owner or any member of either family.
- Terminal Illness:** Any disease or medical condition which a Qualified Physician expects will result in death within one year.

Other definitions as used in the Base Contract, apply to this Rider.

RIDER BENEFIT

After the first Contract Year, You may take an additional Penalty-free Withdrawal of up to 100% of the Contract Value under the following circumstances:

1. A Qualified Physician provides Notice s/he has diagnosed the Annuitant, or joint Annuitant if applicable, as having a Terminal Illness;
2. The diagnosis and Notice occur after the first Contract Year ends; and
3. All other Limitations under the Base Contract apply.

NOTE: If there are Joint Annuitants, You may exercise this Rider once, for either the first or second Annuitant to become Terminally Ill, not both.

TERMINATION

Rider terminates on earliest of the date:

1. The Base Contract matures;
2. The Base Contract terminates;
3. You use this Rider; or
4. The Annuitant dies.*

* If the Annuitant is the Owner, the beneficiary under the Base Contract is the Annuitant's spouse, the spouse opts to become the new Owner, and You have not used this Rider, then this Rider will remain in effect under the Ownership of the surviving spouse.

GENERAL

Unless stated otherwise, all provisions and limitations of the Base Contract apply to this Rider.

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
WEST DES MOINES, IOWA**



Debra J. Richardson
Secretary



Kevin R. Wingert
President

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Rate Information

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Supporting Document Schedules

Review Status: 05/09/2008
Satisfied -Name: Certification/Notice
Comments:
Attachments:
AR080509-AR1.pdf
AR080509-AR3.pdf

Review Status: 05/09/2008
Bypassed -Name: Application
Bypass Reason: N/A, see general information
Comments:

Review Status: 05/09/2008
Satisfied -Name: Life & Annuity - Actuarial Memo
Comments:
Attachment:
XialmemoTIR100080506.pdf

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

This is to certify that the attached Form TIR-100 achieves a Flesch Reading Ease Test Score of 51.5, and complies with the requirements of Ark. Stat. Ann. 23-80-201 through 23-80-308, cited as the Life and Disability Insurance Policy Language Simplification Act.



Judith Z. Karcher, FLMI
Vice President & Compliance Officer

May 9, 2008
Date

CERTIFICATION

Form Number: TIR-100

I have reviewed the guidelines for non-guaranteed costs on Participating and Non-Participating Life Insurance included in Bulletin No. 11-83 and certify that this form is in compliance with those Guidelines.



Judith Z. Karcher, FLMI
Vice President & Compliance Officer

May 9, 2008
Date

American Equity Investment Life Insurance Company
Actuarial Memorandum
Form TIR-100

Description of Plan

This plan is a rider which will be automatically attached to certain annuity forms which the company presently issues.

The benefit is one penalty free withdrawal of up to 100% of the contract value upon diagnosis of a terminal illness. To qualify, the following criteria must be met:

- A qualified physician must provide written verification (Notice) of the terminal illness.
- The terminal illness in the physician's opinion would result in death within one year.
- The diagnosis and Notice must occur after the first contract year.

No additional premium is charged for this rider.

This rider has no cash value or death benefit.

Reserves

The annuity forms to which this rider will be applied have no surrender charges or any other adjustments applied to the Contract Value at death. Reserves will be based upon the Commissioners Annuity Reserve Valuation Method (CARVM) and will follow Actuarial Guideline 33.



Judith A. Naanep, FSA, MAAA
Vice President and Corporate Actuary

May 6, 2008
Date