

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 39316
 Company Tracking Number: NCR-100
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: NCR-100
 Project Name/Number: NCR-100/NCR-100

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: NCR-100 SERFF Tr Num: AMEQ-125696846 State: ArkansasLH
 TOI: A10 Annuities - Other SERFF Status: Closed State Tr Num: 39316
 Sub-TOI: A10.000 Annuities - Other Co Tr Num: NCR-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: 06/18/2008
 Date Submitted: 06/16/2008 Disposition Status: Approved
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: NCR-100 Status of Filing in Domicile: Authorized
 Project Number: NCR-100 Date Approved in Domicile: 06/12/2008
 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: 06/18/2008
 State Status Changed: 06/18/2008 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 52.2. Our intent is to attach this new Nursing Care Rider to new issues of our annuity contracts. The Rider increases the Penalty-free Withdrawal amount to 20% of the Contract Value upon qualifying confinement of the Annuitant in a nursing care facility if the confinement begins in Contract Year 2 or Contract Year 3. If the confinement begins after Contract Year 3 the benefit is Penalty-free Withdrawal amount of 100%. Confinement must be

<i>SERFF Tracking Number:</i>	<i>AMEQ-125696846</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance</i>	<i>State Tracking Number:</i>	<i>39316</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>NCR-100</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>NCR-100</i>		
<i>Project Name/Number:</i>	<i>NCR-100/NCR-100</i>		

for at least 90 consecutive days. Confinement must begin after the first Contract year. Nursing care facilities are restricted to those defined in the Rider.

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 33 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	

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
Filing Company: American Equity Investment Life Insurance State Tracking Number: 39316
Company
Company Tracking Number: NCR-100
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: NCR-100
Project Name/Number: NCR-100/NCR-100

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per rider.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	06/16/2008	20922404

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
Filing Company: American Equity Investment Life Insurance State Tracking Number: 39316
Company
Company Tracking Number: NCR-100
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: NCR-100
Project Name/Number: NCR-100/NCR-100

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/18/2008	06/18/2008

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
Filing Company: American Equity Investment Life Insurance State Tracking Number: 39316
Company
Company Tracking Number: NCR-100
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: NCR-100
Project Name/Number: NCR-100/NCR-100

Disposition

Disposition Date: 06/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
 Filing Company: American Equity Investment Life Insurance State Tracking Number: 39316
 Company
 Company Tracking Number: NCR-100
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: NCR-100
 Project Name/Number: NCR-100/NCR-100

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	NCR-100		Yes

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 39316
 Company Tracking Number: NCR-100
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: NCR-100
 Project Name/Number: NCR-100/NCR-100

Form Schedule

Lead Form Number: NCR-100

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

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

5000 Westown Parkway, West Des Moines, Iowa 50266, (888) 221-1234

NURSING CARE RIDER

WAIVER OF SURRENDER CHARGES FOR CONFINEMENT IN A QUALIFIED NURSING CARE CENTER

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

DEFINITIONS

When We use these words, We mean:

- Rider:** This Rider
- Base Contract:** The Contract to which this Rider is attached
- 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.

All other definitions in the Base Contract, apply to this Rider.

RIDER BENEFIT

You may take a 100%* Penalty-free Withdrawal after the 3rd Contract Anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the 3rd Contract Year under the following circumstances:

1. The Annuitant stays in a Qualified Nursing Care Center for at least 60 consecutive days.
2. We receive written proof of stay and a Qualified Physician's recommendation.

* 20% Penalty Free Withdrawal after the 1st Contract Year if confinement occurs in 2nd or 3rd Contract Year.

All other Limitations under the Base Contract apply;

QUALIFIED NURSING CARE CENTERS

Qualified Nursing Care Centers are long term care centers that are licensed and operated according to the laws of their location. See the definitions below.

Skilled Nursing Center—means a center:

1. That provides skilled nursing care supervised by a licensed physician.
2. That provides 24 hour a day nursing care by, or supervised by, an R.N.
3. That keeps a daily medical record of each patient.

Intermediate Care Center—means a center:

1. That provides 24 hour a day nursing care by, or supervised by an R.N. or an L.P.N.
2. That keeps a daily medical record of each patient.

Hospital—means a center:

1. That operates for the care and treatment of sick or injured persons as inpatients.
2. That provides 24 hour a day nursing care by, or supervised by, an R.N.
3. That is supervised by a staff of licensed physicians.
4. That has medical, diagnostic and major surgical capabilities or access to such capabilities.

Hospice-means a center:

1. That provides a formal program for a terminally ill patients whose life expectancy is less than 6 months, provided on an inpatient basis and directed by a Qualified Physician.
2. That is licensed, certified or registered in accordance with state laws.

Qualified Nursing Care Centers do not include:

1. Drug or alcohol treatment centers.
2. Homes for the aged or mentally ill, community living centers, or places that primarily provide domiciliary, residency or retirement care.
3. Places that are owned or operated by a member of the Annuitant's immediate family.

TERMINATION

Rider terminates on earliest of the date:

1. The Base Contract matures.
2. The Base Contract terminates.
3. The Annuitant dies.

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

SERFF Tracking Number: AMEQ-125696846 State: Arkansas
Filing Company: American Equity Investment Life Insurance State Tracking Number: 39316
Company
Company Tracking Number: NCR-100
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: NCR-100
Project Name/Number: NCR-100/NCR-100

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/16/2008

Comments:

Attachments:

AR080616-AR1.pdf

AR080509-AR3.pdf

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

This is to certify that the attached Form NCR-100 achieves a Flesch Reading Ease Test Score of 52.2, 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

June 16, 2008
Date

CERTIFICATION

Form Number: NCR-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

June 16, 2008
Date