

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49577
Company Tracking Number: CAP & RATE CHANGE
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: CAP & RATE CHANGE
Project Name/Number: CAP & RATE CHANGE/CAP & RATE CHANGE

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: CAP & RATE CHANGE

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Filing Type: Form

SERFF Tr Num: AMEQ-127372921 State: Arkansas

SERFF Status: Closed-Filed- Closed State Tr Num: 49577

Co Tr Num: CAP & RATE CHANGE State Status: Filed-Closed

Reviewer(s): Linda Bird
Disposition Date: 08/22/2011

Authors: Terri Parker, Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner

Date Submitted: 08/17/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CAP & RATE CHANGE

Project Number: CAP & RATE CHANGE

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Tiffany Meuer

Filing Description:

NAIC #92738

FEIN 42-1153896

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/22/2011

State Status Changed: 08/22/2011

Created By: Tiffany Meuer

Corresponding Filing Tracking Number:

August 16, 2011

Re: Cap and Rate Minimum Changes

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49577
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As a result of the current economic downturn we are seeking to adjust the previously approved Cap and Rate Minimums on any future policy contracts issued with American Equity Investment Life Insurance Company. Any policies already issued will not be affected by these changes. Additionally, these changes do not affect the minimum cash values that were previously provided in the original filings.

We are requesting approval for changes on the following previously approved form filings:

Form: INDEX-2-09

Approved: 05/11/2009

Tracking #: AMEQ-126134768

S&P Average Value Specifications –Cap

Guaranteed Minimum Cap will range from 1% to 4%.

S&P Point to Point Value Specifications-Cap

Guaranteed Minimum Cap will range from 1% to 4%.

S&P Average Value Specifications-PR

Guaranteed Minimum Participation Rate (PR) will range from 10% to 25%.

S&P Point to Point Value Specifications-PR

Guaranteed Minimum Participation Rate (PR) will range from 10% to 25%.

Form: INDEX-1-07

Approved: 11/08/2006

Tracking #: SERT-6URJEZ961

Guaranteed Minimum Cap will range from 1% to 4%.

Form: INDEX-5-07

Approved: 11/16/2006

Tracking #: AMEQ-125032940

Guaranteed Minimum Cap will range from 1% to 4%.

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
Filing Company: American Equity Investment Life Insurance State Tracking Number: 49577
Company
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TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: CAP & RATE CHANGE
Project Name/Number: CAP & RATE CHANGE/CAP & RATE CHANGE

Form: APT-PR

Approved: 09/22/2005

Tracking #: SERT-6G8SKP559

APT-PR Guaranteed Minimum Participation Rate will range from 10% to 25%

Form: MA-PR

Approved: 09/27/2005

Tracking #: SERT-6G8SEJ266

MA-PR Guaranteed Minimum Participation Rate will range from 10% to 25%.

We certify that the only items we are requesting to change and will be changed are the ranges to the Cap and Rate Minimums provided in this filing. If any other changes are needed we will notify your department. We appreciate your assistance on the review and approval of these changes.

Sincerely,

Marla G. Lacey
Vice President, Chief Compliance Officer & Associate General Counsel

Company and Contact

Filing Contact Information

Troy Christensen, AVP Compliance Counsel tchristensen@american-equity.com
6000 Westown Pkwy 515-457-1863 [Phone]
West Des Moines, IA 50266

Filing Company Information

American Equity Investment Life Insurance CoCode: 92738 State of Domicile: Iowa
Company
6000 Westown Pkwy Group Code: 2658 Company Type:
West Des Moines, IA 50266 Group Name: State ID Number:
(515) 221-0002 ext. [Phone] FEIN Number: 42-1153896

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Each filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	08/17/2011	50691742
American Equity Investment Life Insurance Company	\$200.00	08/17/2011	50700443

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/22/2011	08/22/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additonal Filing Fees	Note To Reviewer	Tiffany Meuer	08/17/2011	08/17/2011

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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Project Name/Number: CAP & RATE CHANGE/CAP & RATE CHANGE

Disposition

Disposition Date: 08/22/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	INDEX-1-07		Yes
Form	INDEX-5-07		Yes
Form	INDEX-2-09		Yes
Form	APT-PR		Yes
Form	MA-PR		Yes

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Note To Reviewer

Created By:

Tiffany Meuer on 08/17/2011 11:07 AM

Last Edited By:

Linda Bird

Submitted On:

08/22/2011 10:56 AM

Subject:

Additonal Filing Fees

Comments:

Additional filing fee's have been submitted for \$200. (\$50 X 5 Form filings with a total of \$250) Please let us know if you do need anything further. Thank you in advance!

Tiffany M Meuer

Sr. Product Compliance Analyst

American Equity Investment Life Insurance Company

6000 Westown Parkway

West Des Moines, IA 50266

Ph: 515.457.1878 Fx: 515.223.3865

www.american-equity.com

tmeuer@american-equity.com

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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Form Schedule

Lead Form Number: CAP & RATE CHANGE

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	INDEX-1-07	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	INDEX-1-07	Other	Other Explanation: CAP & RATE CHANGE	INDEX-1-07pdf.pdf
	INDEX-5-07	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	INDEX-5-07	Other	Other Explanation: CAP & RATE CHANGE	INDEX-5-07.pdf
	INDEX-2-09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	INDEX-2-09	Other	Other Explanation: CAP & RATE CHANGE	INDEX-2-09.pdf
	APT-PR	Policy/Contract/Fraternal	APT-PR	Other	Other Explanation: CAP & RATE CHANGE	APT-PRpdf.pdf

SERFF Tracking Number: AMEQ-127372921 State: Arkansas
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<p>MA-PR</p>	<p>Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider</p>	<p>Other</p>	<p>Other Explanation: CAP & RATE CHANGE</p>	<p>MA-PR.pdf</p>
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INDEXED VALUE SPECIFICATIONS

Cap Guarantee Period: 1 Contract Year
Guaranteed Minimum Cap: [1-4%]
Asset Fee Rate Guarantee Period: Life of Contract
The above Indexed Value Specification limits apply to each Value Specification listed below.

S & P AVERAGED VALUE SPECIFICATIONS

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$0.00]
Index on Contract Date: [1293.24]
Asset Fee Rate: [0.00%]
Initial Cap: [4.75%]

S & P POINT TO POINT VALUE SPECIFICATIONS

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$0.00]
Index on Contract Date: [1293.24]
Asset Fee Rate: [0.00%]
Initial Cap: [4.75%]

DJIA AVERAGED VALUE SPECIFICATIONS

Index: [Dow Jones Industrial Average Index]
Initial Premium: [\$0.00]
Index on Contract Date: [11787.38]
Asset Fee Rate: [0.00%]
Initial Cap: [4.75%]

DJIA POINT TO POINT VALUE SPECIFICATIONS

Index: [Dow Jones Industrial Average Index]
Initial Premium: [\$0.00]
Index on Contract Date: [11787.38]
Asset Fee Rate: [0.00%]
Initial Cap: [4.75%]

BOND VALUE SPECIFICATIONS

Bond Index: [Lehman Brothers U.S. Aggregate Index] *
Initial Premium: [\$0.00]
Index on Contract Date: [XXXXXXXX]*
Asset Fee Rate: [0.00%]
Initial Cap: [4.00%]

Index Credits may not be reflected in Your Cash Surrender Value due to the calculation of the Minimum Guaranteed Surrender Value.

* The Bond Index on any specified date is 100 plus the current total return of the Lehman Brothers U.S. Aggregate Index since inception.

Note: You may check current indices in the Wall Street Journal, in Barron's, on the Internet, or with Your financial advisor.

INDEXED VALUE SPECIFICATIONS

Cap Guarantee Period: 1 Contract Year
Guaranteed Minimum Cap: [1-4%]
Asset Fee Rate Guarantee Period: Life of Contract

The above Indexed Value Specification limits apply to each Value Specification listed below.

S & P AVERAGED VALUE SPECIFICATIONS

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$3,333]
Index on Contract Date: [1200]
Asset Fee Rate: [2%]
Initial Cap: [7%]

S & P POINT TO POINT VALUE SPECIFICATIONS

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$3,333]
Index on Contract Date: [1200]
Asset Fee Rate: [2%]
Initial Cap: [7%]

DJIA AVERAGED VALUE SPECIFICATIONS

Index: [Dow Jones Industrial Average Index]
Initial Premium: [\$3,333]
Index on Contract Date: [10,500]
Asset Fee Rate: [2%]
Initial Cap: [7%]

DJIA POINT TO POINT VALUE SPECIFICATIONS

Index: [Dow Jones Industrial Average Index]
Initial Premium: [\$3,333]
Index on Contract Date: [10,500]
Asset Fee Rate: [2%]
Initial Cap: [7%]

BOND VALUE SPECIFICATIONS

Bond Index: [Lehman Brothers U.S. Aggregate Index]*
Initial Premium: [\$3,333]
Index on Contract Date: [1090.89]*
Asset Fee Rate: [2%]
Initial Cap: [7.0%]

Index Credits may not be reflected in Your Cash Surrender Value due to the calculation of the Minimum Guaranteed Surrender Value described on Page 7.

*The Bond Index on any specified date is 100 plus the current total return of the Lehman Brothers U.S. Aggregate Index since inception.

Note: You may check current indices in the Wall Street Journal, in Barron's, on the Internet, or with Your financial advisor.

INDEXED VALUE SPECIFICATIONS

S & P AVERAGED VALUE SPECIFICATIONS - CAP

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$15,000]
Allocated Bonus: [\$1,800]
Index on Contract Date: [900]
Initial Cap: [5%]
Cap Guarantee Period: 1 Contract Year
Guaranteed Minimum Cap: [1-4%]

S & P POINT TO POINT VALUE SPECIFICATIONS-CAP

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$15,000]
Allocated Bonus: [\$1,800]
Index on Contract Date: [900]
Initial Cap: [5%]
Cap Guarantee Period: 1 Contract Year
Guaranteed Minimum Cap: [1-4%]

S & P AVERAGED VALUE SPECIFICATIONS - PR

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$15,000]
Allocated Bonus: [\$1,800]
Index on Contract Date: [900]
Initial Participation Rate: [65%]
Participation Rate Guarantee Period: 1 Contract Year
Guaranteed Minimum Participation Rate (PR): [10%-25%]

S & P POINT TO POINT VALUE SPECIFICATIONS-PR

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$15,000]
Allocated Bonus: [\$1,800]
Index on Contract Date: [900]
Initial Participation Rate: [65%]
Participation Rate Guarantee Period: 1 Contract Year
Guaranteed Minimum Participation Rate (PR): [10%-25%]

MONTHLY POINT TO POINT (MPT) VALUE SPECIFICATIONS

Index: [Standard & Poor's 500 Composite Stock Price Index]
Initial Premium: [\$25,000]
Allocated Bonus: [\$3,000]
Index on Contract Date: [900]
Asset Fee Rate: [2%]
Asset Fee Rate Guarantee Period: Life of Contract
MPT Cap: [3%]
MPT Guaranteed Minimum Cap: 1%
Cap Guarantee Period: 1 Contract Year

Index Credits may not be reflected in Your Cash Surrender Value due to the calculation of the Minimum Guaranteed Surrender Value.

Note: You may check current indices in the Wall Street Journal, in Barron's, on the Internet, or with Your financial advisor.

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

[6000 Westown Parkway, West Des Moines, Iowa 50266, (888) 221-1234]

ANNUAL POINT TO POINT – PARTICIPATION RATE METHOD FORM APT-PR

This Rider is part of the Base Contract. Rider(s), Base Contract and attached Application make up the entire Contract.

APT-PR VALUE SPECIFICATIONS

Base Contract No.:	[SPECIMEN]
APT-PR Index:	[Standard & Poor's 500 Composite Stock Price Index]
APT-PR Index on Contract Date:	[1200]
APT-PR Initial Premium:	[\$5,000]
APT-PR Participation Rate:	[60%]
APT-PR Participation Rate Guarantee Period:	1 Contract Year
APT-PR Guaranteed Minimum Participation Rate:	[10-25%]

RIDER BENEFIT

Provides an additional Index Credit calculation method based on annual point to point increase in the S&P 500 with a Participation Rate, into which You may direct all or any portion of Your Total Initial Premium, and into or from which You may transfer Your money under the Transfer of Values Option as described in the Base Contract.

DEFINITIONS

When We use these words, We mean:

We, Our, Us:	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
You, Your:	The Owner
Rider:	This Rider
Base Contract:	The Contract to which this Rider is attached.
Owner:	The Owner under the Base Contract.
Indexed Value:	As defined in the Base Contract adjusted by any APT-PR Value.

APT-PR VALUE PROVISIONS

APT-PR Index: APT-PR Index on the Contract Date is shown above.

APT-PR Participation

Rate: The percentage, shown above, which We use in calculating the APT-PR Index Credit as described below. We declare the APT-PR Participation Rate annually. The declared rate is guaranteed for the Participation Rate Guarantee Period, and will never be less than the Guaranteed Minimum Participation Rate as shown above.

APT-PR Index

Credit: The APT-PR Index Credit is added to the APT-PR Value on the last day of each Contract Year and is calculated as follows:

- (1) Participation Rate; multiplied by
- (2) APT-PR Index on last day of each Contract Year; less Index on last Anniversary*; divided by the Index on last Anniversary*; result multiplied by
- (3) APT-PR Value on last Anniversary* adjusted for any Withdrawal Proceeds and associated Surrender Charges taken during the last Contract Year.
- (4) Result never less than zero.

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

[6000 Westown Parkway, West Des Moines, Iowa 50266, (888) 221-1234]

MONTHLY AVERAGE – PARTICIPATION RATE METHOD FORM MA-PR

This Rider is part of the Base Contract. Rider(s), Base Contract and attached Application make up the entire Contract.

MA-PR VALUE SPECIFICATONS

Base Contract No.:	[SPECIMEN]
MA-PR Index:	[Standard & Poor's 500 Composite Stock Price Index]
MA-PR Index on Contract Date:	[1200]
MA-PR Initial Premium:	[\$5,000]
MA-PR Participation Rate:	[60%]
MA-PR Participation Rate Guarantee Period:	1 Contract Year
MA-PR Guaranteed Minimum Participation Rate	[10-25%]

RIDER BENEFIT

Provides an additional Index Credit calculation method based on annual monthly average increase in the S&P 500 with a Participation Rate, into which You may direct all or any portion of Your Total Initial Premium, and into or from which You may transfer Your money under the Transfer of Values Option as described in the Base Contract.

DEFINITIONS

When We use these words, We mean:

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You, Your:	The Owner
Rider:	This Rider
Base Contract:	The Contract to which this Rider is attached.
Owner:	The Owner under the Base Contract.
Index Date:	The last day of each monthly period beginning on the Contract Date and the same day of each month thereafter. If the same day does not exist in a month, such as; the 31 st , We use the first preceding day. Example: If the Contract Date is January 1, 2006, the first Index Date is January 31, 2006, and the last day of each following month.
Index:	The Index on the Issue Date is shown above and is the Index on the last Index Date. If an Index is not available for any Index Date, We will use the Index on the first preceding day for which it is available. Indices are published in the Wall Street Journal. If We substitute a suitable alternative index We will Notify You.
Index Average:	The Index Average is the average of the 12 Indexes on the 12 Index Dates during each Contract Year.
Indexed Value:	As defined in the Base Contract adjusted by any MA-PR Value.

MA-PR VALUE PROVISIONS

MA-PR Index: MA-PR Index on the Issue Date is shown above and is the MA-PR Index on the immediately preceding Index Date. If the MA-PR Index is not available for any Index Date, We will use the MA-PR Index on the first preceding day for which it is available.

MA-PR Participation

Rate: The percentage, shown above, which We use in calculating the MA-PR Index Credit as described below. We declare the MA-PR Participation Rate annually. The declared rate is guaranteed for the Participation Rate Guarantee Period, and will never be less than the Guaranteed Minimum Participation Rate as shown above.

MA-PR

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR110817-AR1.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application Form 2000 (Rev) Approved on March 10, 2000		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A-Variable change only and doesn't affect minimum cash values provided in original filings.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: AR110816.pdf		

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:

INDEX1-07 Score of 50.2

INDEX-5-07 Score of 48.2

INDEX-2-09 Score of 50.0

APT-PR Score of 53.8

MA-PR Score of 52.7

This is to certify that the attached Forms achieve a Flesch Reading Ease Test Score, as indicated above,, 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.



Marla G. Lacey
Vice President, Chief Compliance Officer & Associate General Counsel

August 17, 2011
Date

AR1



Marla G. Lacey, J.D.
Vice President, Chief Compliance Officer & Associate General Counsel

NAIC #92738
FEIN 42-1153896

August 16, 2011

Re: Cap and Rate Minimum Changes

As a result of the current economic downturn we are seeking to adjust the previously approved Cap and Rate Minimums on any future policy contracts issued with American Equity Investment Life Insurance Company. Any policies already issued will not be affected by these changes. Additionally, these changes do not affect the minimum cash values that were previously provided in the original filings.

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Approved: 05/11/2009

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Guaranteed Minimum Participation Rate (PR) will range from 10% to 25%.

Form: INDEX-1-07

Approved: 11/08/2006

Tracking #: SERT-6URJEZ961

Guaranteed Minimum Cap will range from 1% to 4%.

Form: INDEX-5-07

Approved: 11/16/2006

Tracking #: AMEQ-125032940

Guaranteed Minimum Cap will range from 1% to 4%.

Marla G. Lacey, J.D.
Vice President, Chief Compliance Officer & Associate General Counsel

Form: APT-PR

Approved: 09/22/2005

Tracking #: SERT-6G8SKP559

APT-PR Guaranteed Minimum Participation Rate will range from 10% to 25%

Form: MA-PR

Approved: 09/27/2005

Tracking #: SERT-6G8SEJ266

MA-PR Guaranteed Minimum Participation Rate will range from 10% to 25%.

We certify that the only items we are requesting to change and will be changed are the ranges to the Cap and Rate Minimums provided in this filing. If any other changes are needed we will notify your department. We appreciate your assistance on the review and approval of these changes.

Sincerely,



Marla G. Lacey

Vice President, Chief Compliance Officer & Associate General Counsel