

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49828  
 Company Tracking Number: RG-INDX-ENDST  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium  
 Product Name: RG-INDX-ENDST  
 Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: RG-INDX-ENDST SERFF Tr Num: AMEQ-127633861 State: Arkansas  
 TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 49828  
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: RG-INDX-ENDST State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Authors: Terri Parker, Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner  
 Date Submitted: 09/19/2011 Disposition Date: 09/21/2011  
 Disposition Status: Approved-Closed  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: RG-INDX-ENDST  
 Project Number: RG-INDX-ENDST  
 Requested Filing Mode: Informational  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 09/21/2011  
 State Status Changed: 09/21/2011  
 Created By: Tiffany Meuer  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Tiffany Meuer  
 Filing Description:  
 NAIC #000-92738  
 FEIN 42-1153896  
 September 19, 2011

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
Filing Company: American Equity Investment Life Insurance State Tracking Number: 49828  
Company  
Company Tracking Number: RG-INDX-ENDST  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable  
Product Name: RG-INDX-ENDST  
Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST  
Re: American Equity Investment Life Insurance Company  
FORM: RG-INDX-ENDST, endorsement to INDEX-2-09

## INFORMATION ONLY FILING

The purpose of this information only filing is to clarify for our INDEX-2-09 policyholders the calculation of Index Credits on their policies.

We manage the indexed-based risk component of our fixed indexed annuities by purchasing call options on the applicable indices to fund the annual index credits on these annuities, and by adjusting participation rates, cap rates, and other product features, to reflect the change in the cost of such options (which varies based on market conditions). The purpose of the language in the Endorsement is to more accurately reflect the manner in which we calculate Index Credits and the dates these calculations occur.

We intend to include the attached endorsement with all new issues of INDEX-2-09.

Sincerely,

Marla G. Lacey

Enc.

## 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:

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance State Tracking Number: 49828  
 Company  
 Company Tracking Number: RG-INDX-ENDST  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
 Variable  
 Product Name: RG-INDX-ENDST  
 Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST  
 (515) 221-0002 ext. [Phone] FEIN Number: 42-1153896

-----  
**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	09/19/2011	51747306

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
Filing Company: American Equity Investment Life Insurance State Tracking Number: 49828  
Company  
Company Tracking Number: RG-INDX-ENDST  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable  
Product Name: RG-INDX-ENDST  
Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	09/21/2011	09/21/2011



SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance State Tracking Number: 49828  
 Company  
 Company Tracking Number: RG-INDX-ENDST  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
 Variable  
 Product Name: RG-INDX-ENDST  
 Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST

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	RG-INDX-ENDST		Yes

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance State Tracking Number: 49828  
 Company  
 Company Tracking Number: RG-INDX-ENDST  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
 Variable  
 Product Name: RG-INDX-ENDST  
 Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST

## Form Schedule

**Lead Form Number: RG-INDX-ENDST**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RG-INDX-ENDST	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	RG-INDX-ENDST	Initial			RG-INDX-ENDST.pdf

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

## INDEX CREDITS ENDORSEMENT

Please attach this Endorsement to your Base Contract or Policy. **Base Contract/Policy Number:** [Specimen] (Index-2-09)

**This Endorsement clarifies and illustrates the calculation of Index Credits associated with your Contract.**

### DEFINITIONS

When we use these words, we mean:

**Endorsement:** This Endorsement, Form RG-INDX-ENDST  
**Base Contract/Policy:** The Contract to which this Endorsement refers

The following definition is added to your Base Contract:

**INDEX DATE:** The Index Date is used in calculating Index Credits. The annual Index Date is the Contract Date and the same day of each year thereafter. The monthly Index Date is the Contract Date and the same day of each month thereafter. Example: If the Contract Date is January 1, 2011 the first annual Index Date is January 1, 2012 and the first monthly Index Date is February 1, 2011. If an Index Date falls on a non-business day, we will use the first previous business day as the Index Date. If an annual or monthly Index Date falls on a day that does not exist in a month, such as the 31<sup>st</sup>, we will use the first previous business day.

**The following replaces the existing Index Average and Index Credits language found on page 9 of your Contract:**

**INDEX AVERAGE:** The average of the twelve monthly Indices, on each monthly Index measured from the previous Contract Anniversary (Contract Date for the first Contract Year). Example: If the Contract Date is January 1, 2011, the Index on the twelve monthly Index beginning February 1, 2011 and ending with January 1, 2012 will be added together, divided by twelve and the result is the average for that time period.

**INDEX CREDITS** are added to the Values on each Contract Anniversary and are calculated as follows:

#### **S&P Averaged Value Option – Cap**

- (1) Index Average for the current Contract Year, minus
- (2) Index on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) Index on the previous Contract Anniversary (Contract Date for first Contract Year)(result not to exceed Cap Rate); multiplied by
- (4) Value in this option on the previous Contract Anniversary (Contract Date for first Contract Year) less any Withdrawal Amounts subtracted since the previous Contract Anniversary and adjusted for any Transferred Values.

#### **S&P Averaged Value Option – Participation Rate**

- (1) Index Average for the current Contract Year, minus
- (2) Index on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) Index on the previous Contract Anniversary (Contract Date for first Contract Year); multiplied by

- (4) Participation Rate; multiplied by
- (5) Value in this option on the previous Contract Anniversary (Contract Date for first Contract Year) less any Withdrawal Amounts subtracted since the previous Contract Anniversary and adjusted for any Transferred Values.

**S&P Point to Point Value Option – Cap**

- (1) Index on the current Contract Anniversary; minus
- (2) Index on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) Index on the previous Contract Anniversary (Contract Date for first Contract Year) (result not to exceed Cap Rate); multiplied by
- (4) Value in this option on the previous Contract Anniversary (contract Date for first Contract Year) less any Withdrawal Amounts subtracted since the previous Contract Anniversary and adjusted for any Transferred Values.

**S&P Point to Point Value Option – Participation Rate**

- (1) Index on the current Contract Anniversary; minus
- (2) Index on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) Index on the previous Contract Anniversary (Contract Date for first Contract Year); multiplied by
- (4) Participation Rate; multiplied by
- (5) Value in this option on the previous Contract Anniversary (Contract Date for first Contract Year) less any Withdrawal Amounts subtracted since the previous Contract Anniversary and adjusted for any Transferred Values.

**S&P Monthly Point to Point Value Option**

**MPT Ratio:** Each monthly ratio is calculated as the Index on the current monthly Index Date minus the Index on the preceding monthly Index Date (Contract Date for first Contract month) divided by the Index of the preceding monthly Index Date (Contract Date for first Contract month), result not to exceed monthly Cap.

**The MPT Sum is** the total of the MPT Ratios between Contract Anniversaries. The Index Credit is calculated as: The MPT Sum multiplied by the Value in this option on the previous Contract Anniversary (Contract Date for first Contract Year) less any Withdrawal Amounts subtracted since the previous Contract Anniversary and adjusted for any Transferred Values.

Each Index Credit will never be less than zero (0).

**GENERAL:** Unless stated otherwise, all provisions and limitations of the Contract apply to this Endorsement.

**SIGNED AT**

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY  
WEST DES MOINES, IOWA 50266**

 <b>Debra J. Richardson</b> Secretary	 <b>Ronald J. Grensteiner</b> President
--	---

SERFF Tracking Number: AMEQ-127633861 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49828  
 Company Tracking Number: RG-INDX-ENDST  
 TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.002 Flexible Premium  
 Product Name: RG-INDX-ENDST  
 Project Name/Number: RG-INDX-ENDST/RG-INDX-ENDST

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR110919-AR1.pdf		

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

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo <b>Comments:</b> N/A		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> COVER LETTER <b>Comments:</b> <b>Attachment:</b> 110919-COVER LETTER.pdf		

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:  
RG-INDX-ENDST Score of 50.00

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

September 19, 2011  
Date

AR1



*Marla G Lacey, JD*  
*Vice President, Chief Compliance Officer*

NAIC #000-92738  
FEIN 42-1153896

September 19, 2011

Re: American Equity Investment Life Insurance Company  
FORM: RG-INDX-ENDST, endorsement to INDEX-2-09

### **INFORMATION ONLY FILING**

The purpose of this information only filing is to clarify for our INDEX-2-09 policyholders the calculation of Index Credits on their policies.

We manage the indexed-based risk component of our fixed indexed annuities by purchasing call options on the applicable indices to fund the annual index credits on these annuities, and by adjusting participation rates, cap rates, and other product features, to reflect the change in the cost of such options (which varies based on market conditions). The purpose of the language in the Endorsement is to more accurately reflect the manner in which we calculate Index Credits and the dates these calculations occur.

We intend to include the attached endorsement with all new issues of INDEX-2-09.

Sincerely,

Marla G. Lacey

Enc.