

SERFF Tracking Number: AMEQ-127637587 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49845  
 Company Tracking Number: ENDST-C-FF  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: ENDST-C-FF  
 Project Name/Number: ENDST-C-FF/ENDST-C-FF

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: ENDST-C-FF

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AMEQ-127637587 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 49845

For Informational Purposes

Co Tr Num: ENDST-C-FF

Authors: Terri Parker, Kathleen

Underwood, Tiffany Meuer, Dave

Milligan, Troy Christensen, Janine

Plettner-Glodt, Erin Wagner

Date Submitted: 09/21/2011

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/27/2011

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: ENDST-C-FF

Project Number: ENDST-C-FF

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 09/27/2011

State Status Changed: 09/27/2011

Created By: Kathleen Underwood

Corresponding Filing Tracking Number:

Filing Description:

Informational Only Filing of Endorsement ENDST-C-FF for Professional Fire Fighters Association

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: N/A, in domicile state

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Kathleen Underwood

The purpose of this information only filing is to notify the Department, effective immediately there has been a change in the verbiage of the Fire Fighter Certification C-FF approved by your department on December 10, 1997. The Flesch

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score for this Endorsement is 51.7.

The "Dependent Death Benefit" has been modified to include a requirement stating the amount of insurance in effect for the member must be at least \$20,000 before they can elect Dependent Coverage. Current active Contract Owners will be notified of this modification by their Association. This requirement is on the current enrollment form FF-ENRL-AR(Rev)11/07, approved by your Department on December 17, 2007.

Thank you for review of this submission.

## Company and Contact

### Filing Contact Information

Dave Milligan, AVP Regulatory Compliance dmilligan@american-equity.com  
 6000 Westown Parkway 515-273-3525 [Phone]  
 West Des Moines, IA 50266 515-273-3620 [FAX]

### 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

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	09/21/2011	51959456

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/27/2011	09/27/2011

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## Disposition

Disposition Date: 09/27/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMEQ-127637587</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49845</i>
<i>Company Tracking Number:</i>	<i>ENDST-C-FF</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>ENDST-C-FF</i>		
<i>Project Name/Number:</i>	<i>ENDST-C-FF/ENDST-C-FF</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	ENDST-C-FF		Yes

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## Form Schedule

Lead Form Number: ENDST-C-FF

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ENDST-C-FF	Certificate Amendment, Insert Page, Endorsement or Rider	ENDST-C-FF	Initial		51.700	ENDST-C-FF.pdf

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

## ENDORSEMENT

Please attach this Endorsement to **Your Certificate, Number: [Certificate]**

## DEFINITIONS

When used these words mean.

Endorsement: This Endorsement, Form ENDST-C-FF

Certificate: The Certificate to which this Endorsement refers

All other definitions in the Certificate, apply to this Endorsement.

### ENDORSEMENT CHANGE:

The Dependent Death Benefit on Page 3 of your Certificate has been changed. For a member to elect this benefit, you must have at least \$20,000 for the total Amount of Insurance in effect on your life.

### GENERAL:

All provisions and limits of the Certificate apply to this Endorsement.

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

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

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b>		
AR110921certofread.pdf		

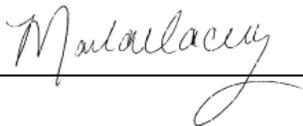
	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Using Enrollment form FF-ENRL-AR(Rev)11/07 approved by your state on December 17, 2001.		
<b>Comments:</b>		

CERTIFICATION  
OF  
READABILITY

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

This is to certify that the attached Form ENDST-C-FF achieves a Flesch Reading Ease Test Score of 51.7, 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.



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Marla G. Lacey  
Vice-President, Chief Compliance Officer and General Counsel

September 21, 2011  
Date