

SERFF Tracking Number: AMEQ-127639311 State: Arkansas  
 Filing Company: American Equity Investment Life Insurance Company State Tracking Number: 49836  
 Company Tracking Number: CAP  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium  
 Product Name: CAP  
 Project Name/Number: CAP/CAP

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: CAP SERFF Tr Num: AMEQ-127639311 State: Arkansas  
 TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 49836  
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: CAP 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: 09/21/2011 Disposition Date: 09/26/2011  
 Disposition Status: Approved-Closed  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: CAP Status of Filing in Domicile: Pending  
 Project Number: CAP Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 09/26/2011  
 State Status Changed: 09/26/2011  
 Deemer Date: Created By: Tiffany Meuer  
 Submitted By: Tiffany Meuer Corresponding Filing Tracking Number:  
 Filing Description:  
 NAIC #92738  
 FEIN 42-1153896

September 21, 2011

SERFF Tracking Number: AMEQ-127639311 State: Arkansas  
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TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium  
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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.

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

Form #: INDEX-6-05  
Approved: 01/06/2006  
Tracking #: SERT-6KBLMY462  
Guaranteed Minimum Cap will range from 1% to 4%.

Form #: INDEX-6-07  
Approved: 07/27/2007  
Tracking #: AMEQ-125236231  
Guaranteed Minimum Cap will range from 1% to 4%.

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

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 Variable  
 Product Name: CAP  
 Project Name/Number: CAP/CAP

## 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

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$100.00	09/21/2011	51934702

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	09/26/2011	09/26/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	09/26/2011	09/26/2011	Tiffany Meuer	09/26/2011	09/26/2011



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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 - Actuarial Memo		No
Supporting Document	COVER LETTER		Yes
Form (revised)	INDEX-6-05 09.11		Yes
Form	INDEX-6-05	Replaced	Yes
Form (revised)	INDEX-6-07 09.11		Yes
Form	INDEX-6-07	Replaced	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/26/2011  
Submitted Date 09/26/2011  
Respond By Date 10/26/2011

Dear Troy Christensen,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: The forms will need to have a REV. 09/11 under the form number to indicate the date the change was made.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

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 Product Name: CAP  
 Project Name/Number: CAP/CAP

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 09/26/2011  
 Submitted Date 09/26/2011

Dear Linda Bird,

### Comments:

### Response 1

Comments: Revision dates have been added to each of the forms. Please let me know if you do have any further questions regarding this filing. 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

### Related Objection 1

Comment:

The forms will need to have a REV. 09/11 under the form number to indicate the date the change was made.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific	Readability Score	Attach Document Data
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INDEX-6-05 09.11 INDEX-6-05 09.11 Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider INDEX-6-05 09.11.pdf

**Previous Version**

INDEX-6-05 INDEX-6-05 Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider INDEX-6-05.pdf

INDEX-6-07 09.11 INDEX-6-07 09.11 Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider INDEX-6-07 09.11.pdf

**Previous Version**

INDEX-6-07 INDEX-6-07 Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider INDEX-6-07.pdf

No Rate/Rule Schedule items changed.

Sincerely,

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

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## Form Schedule

Lead Form Number: CAP

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	INDEX-6-05 09.11	Policy/Contract/ Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	INDEX-6-05 09.11	Initial			INDEX-6-05 09.11.pdf
	INDEX-6-07 09.11	Policy/Contract/ Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	INDEX-6-07 09.11	Initial			INDEX-6-07 09.11.pdf

## **INDEXED VALUE SPECIFICATIONS**

Participation Rate Guarantee Period: 1 Contract Year  
Guaranteed Minimum Participation Rate: 25%  
Cap Guarantee Period: 1 Contract Year  
Guaranteed Minimum Cap Rate [1-4%]

The above Indexed Value Specification Limits apply to applicable Indexed Value Specifications listed below

### **AVERAGED VALUE**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$5,000]  
Index on Contract Date: [1200]  
Initial Participation Rate: [60.00%]

### **POINT TO POINT VALUE**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$5,000]  
Index on Contract Date: [1200]  
Initial Participation Rate: [60.00%]

### **BOND VALUE**

Index: [Lehman Brothers U. S. Treasury Index]  
Initial Premium: [\$5,000]  
Bond Index on Contract Date: [1090.89]\*  
Initial Cap Rate: [5.00%]

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

<p>*The Bond Index on any specified date is 100 plus the current total return of the Lehman Brothers U. S. Treasury Index since inception.</p>
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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%]  
Participation Rate Guarantee Period: 1 Contract Year  
Guaranteed Minimum Participation Rate: 25%

### **AVERAGED VALUE WITH CAP**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$4,375]  
Index on Contract Date: [2000]  
Initial Cap: [7%]

### **AVERAGED VALUE WITH PARTICIPATION RATE**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$4,375]  
Index on Contract Date: [2000]  
Initial Participation Rate: [60%]

### **POINT TO POINT VALUE WITH CAP**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$4,375]  
Index on Contract Date: [2000]  
Initial Cap: [7%]

### **POINT TO POINT VALUE WITH PARTICIPATION RATE**

Index: [Standard & Poor's 500 Composite Stock Price Index]  
Initial Premium: [\$4,375]  
Index on Contract Date: [2000]  
Initial Participation Rate: [60%]

### **BOND VALUE**

Bond Index: [Lehman Brothers U.S. Aggregate Index]\*  
Initial Premium: [\$4,375]  
Index on Contract Date: [1090.89]\*  
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.

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR110921-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-Variable change only and doesn't affect minimum cash values provided in original filings.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> COVER LETTER <b>Comments:</b> <b>Attachment:</b> AR110921.pdf		

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:

INDEX-6-07 Score of 50.0

INDEX-6-05 Score of 50.6

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.



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

September 21, 2011  
Date

AR1



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

NAIC #92738  
FEIN 42-1153896

September 21, 2011

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Approved: 01/06/2006

Tracking #: SERT-6KBLMY462

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

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Approved: 07/27/2007

Tracking #: AMEQ-125236231

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

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.

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