

SERFF Tracking Number: AMEQ-128337643 State: Arkansas  
Filing Company: American Equity Investment Life Insurance Company State Tracking Number:  
Company  
Company Tracking Number: 12 E-107  
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium  
Product Name: 12 E-107  
Project Name/Number: 12 E-107/12 E-107

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 E-107 SERFF Tr Num: AMEQ-128337643 State: Arkansas  
TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num:  
Sub-TOI: A02I.002 Flexible Premium Co Tr Num: 12 E-107 State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Disposition Date: 05/31/2012  
Authors: Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold  
Date Submitted: 05/24/2012 Disposition Status: Approved-Closed  
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval  
State Filing Description:

## General Information

Project Name: 12 E-107 Status of Filing in Domicile: Pending  
Project Number: 12 E-107 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: 05/31/2012  
State Status Changed: 05/31/2012  
Deemer Date: Created By: Tiffany Meuer  
Submitted By: Tiffany Meuer Corresponding Filing Tracking Number:  
Filing Description:  
NAIC #92738  
FEIN 42-1153896  
May 7, 2012  
Re: Form 12 E-107

We are filing 12 E-107 for your review and approval. It has a Flesch readability score of 50.2. This endorsement

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will be attached to policy form INDEX-1-07, Approved on November 8, 2006, SERFF Tracking number SERT-6URJEZ961.

This form does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, provisions that are against public policy or contain exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the contract.

We appreciate your assistance with the review and approval of our filing.

Sincerely,

Marla G. Lacey

Vice President, Chief Compliance Officer & Associate General Counsel

State Narrative:

## Company and Contact

### Filing Contact Information

Tiffany Meuer, Sr. Product Compliance Analyst tmeuer@american-equity.com  
 6000 Westown Pkwy 515-457-1878 [Phone]  
 West Des Moines, IA 50266 515-273-3620 [FAX]

### Filing Company Information

American Equity Investment Life Insurance Company	CoCode: 92738	State of Domicile: Iowa
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	

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## 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	\$50.00	05/24/2012	59412762

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/31/2012	05/31/2012



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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	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Certifications		Yes
Form	12 E-107		Yes

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## Form Schedule

**Lead Form Number: 12 E-107**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	12 E-107	Policy/Cont	12 E-107 ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.200	12 E-107.pdf

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

## INDEX CREDITS AND BOND INDEX ENDORSEMENT

Please attach this Endorsement to your Base Contract or Policy. Base Contract Number: [Specimen]

**This Endorsement clarifies the calculation of Index Credits and the Bond Index associated with your Contract or any other Endorsements attached to your Contract. Terms or provisions used in this Endorsement shall take precedence over any conflicting terms or provisions of the Contract or any other Endorsements attached to your Contract.**

### DEFINITIONS

When we use these words, we mean:

**Endorsement:** This Endorsement, Form 12 E-107  
**Base Contract:** The Contract to which this Endorsement refers

The Bond Value Specifications shown in the “INDEXED VALUE SPECIFICATIONS” section of your Contract or any other Endorsement attached thereto, is the following:

### BOND VALUE SPECIFICATIONS

Bond Index: ..... [10- Year United States Treasury Bond Index]  
Bond CUSIP# on Contract Date: ..... [91287YE6]  
Bond Price on Contract Date: ..... [99.50]  
Bond Coupon Rate on Contract Date: ..... [6.00%]  
Bond Maturity Date on Contract Date: ..... [August 6, 2012]  
Bond Initial Premium: ..... [\$5,000.00]  
Bond Initial Cap: ..... [7.00%]  
Bond Cap Guarantee Period: ..... [1 Contract Year]  
Bond Guaranteed Minimum Cap: ..... [4.00%]  
Bond Asset Fee Rate: ..... [0.00%]

The **INDEX DATE** definition found in the “DEFINITIONS” section of your Contract or any other Endorsement attached thereto and the language contained therein is deleted in its entirety and replaced with the following:

**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 31st, we will use the first previous business day.

The paragraphs in the “CONTRACT VALUES PROVISIONS” section of your Contract or any other Endorsement attached thereto titled “BOND INDEX” and the language contained therein are deleted in their entirety and replaced with the following four paragraphs:

**BOND INDEX:** [The 10-Year United States Treasury Bond is the applicable security for determining your annual Bond Index Credits. The specifications for the applicable Bond Index on your Contract Date are listed in the Indexed Value Specifications section of your Contract, as clarified on page 1 of this Endorsement. Because the United States Treasury issues new 10-year bonds each quarter, the applicable Bond Index for each Contract Year in your Contract will be different. The Bond CUSIP#, Price, Coupon Rate, and Maturity Date for the applicable Bond Index to be used in determining the Bond Index Credit for each Contract Year after the first, will be disclosed in the Annual Statement you will receive on or about each Contract Anniversary. If the 10-Year United States Treasury Bond is discontinued, we will substitute a suitable alternative approved by the insurance department of your Contract issue state and notify you.]

**BOND PRICE:** The Bond Price on any specified date is the current published price of the applicable Bond Index. The Bond Price on the Contract Date and the Bond Price on the first Contract Anniversary are used to calculate the Bond Index Credit for the first Contract Year. For each Contract Year thereafter, we use the Bond Price for the most recently issued Bond Index as of the then current Contract Year to calculate the Bond Index Credit for that Contract Year. If the Bond Price is not available for any specified date, we will use the applicable Bond Price on the immediately preceding business day for which it is available. The Bond Price is published in the Wall Street Journal.

**BOND CAP:** The percentage which we use in calculating the Bond Index Credit as described below. We declare the Bond Cap annually, which is guaranteed for the Bond Cap Guarantee Period, and will never be less than the Bond Guaranteed Minimum Cap shown above.

**COUPON RATE:** The annual percentage rate of interest for the applicable Bond Index listed above and is used to calculate the Bond Index Credit for the first Contract Year. For each Contract Year thereafter, we use the Coupon Rate for the most recently issued Bond Index as of the then current Contract Year to calculate the Bond Index Credit for that Contract Year.

The paragraphs in the “**CONTRACT VALUES PROVISIONS**” section of your Contract or any other Endorsement attached thereto titled “**INDEX AVERAGE**”, “**INDEX CREDITS**” and “Indexed Value equals:” and the language contained therein are deleted in their entirety and replaced with the following:

**INDEX AVERAGE.** The average of the twelve monthly Indices, on each monthly Index Date measured from the previous Contract Anniversary (Contract Date for first Contract Year). Example: If the Contract Date is July 1, 2011, the Index on the twelve monthly Index Dates beginning August 1, 2011 and ending with July 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:

**Averaged Index Credits - Applies to the S&P and DJIA Averaged Values**

1. The Index Average for the current Contract Year, minus
2. The Index on the previous Contract Anniversary (Contract Date for first Contract Year), divided by
3. The Index on the previous Contract Anniversary (Contract Date for first Contract Year), less
4. Any Asset Fee Rate, result not to exceed the Cap, multiplied by
5. The value in this option on the previous Contract Anniversary (Contract Date for first Contract Year), adjusted for any Transferred Values, and less any Withdrawal Proceeds and associated Surrender Charges taken since the previous Contract Anniversary.

**Point to Point Index Credits - Applies to the S&P and DJIA Point to Point Values**

1. The Index on the current Contract Anniversary, minus
2. The Index on the previous Contract Anniversary (Contract Date for first Contract Year), divided by
3. The Index on the previous Contract Anniversary (Contract Date for first Contract Year), less
4. Any Asset Fee Rate, result not to exceed Cap, multiplied by
5. The value in this option on the previous Contract Anniversary (Contract Date for first Contract Year), adjusted for any Transferred Values and less any Withdrawal Proceeds and associated Surrender Charges taken since the previous Contract Anniversary.

**Bond Index Credit**

1. The Bond Price on the current Contract Anniversary, less
2. The Bond Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
3. The Bond Price on the previous Contract Anniversary (Contract Date for first Contract Year); plus
4. The Coupon Rate on the previous Contract Anniversary (Contract Date for first Contract Year); less
5. Asset Fee Rate, result not to exceed Cap; multiplied by
6. The value in this option on the previous Contract Anniversary (Contract Date for first Contract Year) adjusted for any Transferred Values, and less any Withdrawal Proceeds and associated Surrender Charges taken since the previous Contract Anniversary.

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

**INDEXED VALUE**

Indexed Value equals:

- (1) Averaged Values; plus
- (2) Point to Point Values; plus
- (3) Bond Value; plus
- (4) Any other Indexed Value, Index Crediting option or Interest Crediting strategy that may be added to this Contract by Rider or Endorsement.

The paragraph in the “**CONTRACT VALUES PROVISIONS**” section of your Contract or any other Endorsement attached thereto titled “**BOND VALUE**” and the language contained therein are deleted in their entirety and replaced with the following:

**Bond Value**

1. On the Contract Date = Bond Value Initial Premium shown above.
2. At each Anniversary =
  - a. Bond Value on previous Contract Anniversary; less
  - b. Any Withdrawals and associated Surrender Charges since previous Contract Anniversary; plus
  - c. Bond Index Credit; adjusted for
  - d. Any Transfer of Values into or out of the Bond Value option.
3. Between Contract Anniversaries =
  - a. The Bond Value on the previous Contract Anniversary; less
  - b. Any Withdrawals and associated Surrender Charges since the previous Contract Anniversary.

**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

 Debra J. Richardson <b>Secretary</b>	 Ronald J. Grensteiner <b>President</b>
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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> CertRead120507.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b> We plan to use this form with our application form 2000 (Rev), approved by your department March 10, 2000.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo		
<b>Comments:</b>		
<b>Attachment:</b> xial 12 E-107.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachment:</b> stmtofVariability120507.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>

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Product Name: 12 E-107  
Project Name/Number: 12 E-107/12 E-107  
**Satisfied - Item:** Cover Letter  
**Comments:**  
**Attachment:**  
AR Cover Letter 120507.pdf

**Item Status:**

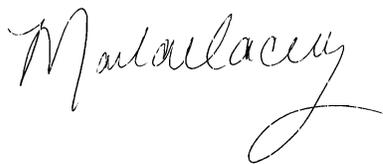
**Status  
Date:**

**Satisfied - Item:** Certifications  
**Comments:**  
**Attachments:**  
AR120507-Cert1.pdf  
AR120507-Cert 2.pdf

**CERTIFICATION  
OF  
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies  
that this achieves a Flesch Reading Ease Test Score of: 50.2

Form: 12 E-107

A handwritten signature in black ink, appearing to read "Marla G. Lacey". The signature is written in a cursive style with a large, looping initial "M".

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

May 7, 2012  
Date

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO.**  
**STATEMENT OF VARIABILITY**  
**12 E-107**

I certify only items within brackets listed below are variable. They will vary as follows:

**Page 1**

**Address:** May change if we move. We will notify current contract holders.

**Phone number:** May change if necessary. We will notify current contract holders.

**Base Contract:** Provided at time of issuance of contract.

**Bond Index:** Bond to which the account is currently lined. It will vary only if it becomes necessary to substitute a suitable alternative index approved by the DOI.

**Bond CUSIP# on Contract Date:** Provided at time of issue of contract.

**Bond Price on Contract Date:** Index Price to which the Index Credits are currently linked. It is provided at time of issuance of contract.

**Bond Coupon Rate on Contract Date:** Provided at time of issue of contract.

**Bond Maturity Date on Contract Date:** Provided at time of issue of contract.

**Bond Initial Premium:** Amount received with the application.

**Bond Initial Cap:** Range of 1-20%, based on market conditions.

**Bond Cap Guarantee Period:** Range of 1-7 years.

**Bond Guaranteed Minimum Cap:** Range of 1-4%, based on market conditions.

**Bond Asset Fee Rate:** Range of 0-2%, based on market conditions.

**Bond Index:** Paragraph with reference to the current bond index may vary if a suitable alternative index is needed and is approved by the department of insurance. Currently refers to the 10-Year United States Treasury Bond Index.

**Page 4**

**Signatures:** Will change only as officer's change.

We certify that any change or modification to a variable item will be filed including any requirements for prior approval of a change or modification



Marla Lacey  
Vice President, Chief Compliance Officer, & Associate General Counsel  
May 7, 2012



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

NAIC #92738  
FEIN 42-1153896

May 7, 2012

Re: Form 12 E-107

We are filing 12 E-107 for your review and approval. It has a Flesch readability score of 50.2. This endorsement will be attached to policy form INDEX-1-07, Approved on November 8, 2006, SERFF Tracking number SERT-6URJEZ961.

This form does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, provisions that are against public policy or contain exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the contract.

We appreciate your assistance with the review and approval of our filing.

Sincerely,

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

# CERTIFICATION

Form Number: 12 E-107

I have reviewed the guidelines for Regulation 19s10B and certify that this form is in compliance with those Guidelines.



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

May 7, 2012  
Date

## CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:  
12 E-107

This is to certify that the attached Form complies with the requirements of Ark. Stat on External Indexed Guidelines. Please be aware of the following:

-Policy Provisions: Form 12 E-107, Statement of Values is provided to policyholders every year or as requested.

-Disclosure & Advertising: Benefit Summary and Disclosure of Sales Brochure provided as time of application.

-Agent Education: We have 50,000 licensed agents, which are trained through National Marketing Organizations. We provide seminars, teleconferences, marketing materials and agent packages.

-Nonforfeiture and Reserves: Provided in the actuarial memorandum.



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

May 7, 2012  
Date