

SERFF Tracking Number: AMEQ-128353600 State: Arkansas
Filing Company: American Equity Investment Life Insurance Company State Tracking Number:
Company
Company Tracking Number: 12 E-605
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
Product Name: 12 E-605
Project Name/Number: 12 E-605/12 E-605

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 E-605 SERFF Tr Num: AMEQ-128353600 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-605 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 06/14/2012
Authors: Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold
Date Submitted: 06/08/2012 Disposition Status: Approved-Closed
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: 12 E-605
Project Number: 12 E-605
Requested Filing Mode: Review & Approval
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: 06/14/2012
State Status Changed: 06/14/2012
Created By: Tiffany Meuer
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Tiffany Meuer
Filing Description:
NAIC #92738
FEIN 42-1153896
May 17, 2012

SERFF Tracking Number: AMEQ-128353600 State: Arkansas
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Variable
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Project Name/Number: 12 E-605/12 E-605

Re: Form 12 E-605

We are filing 12 E-605 for your review and approval. It has a Flesch readability score of 50.6.
This endorsement will be attached to policy form INDEX-6-05, Approved January 06, 2006, SERFF
Tracking number SERT-6KBLMY462.

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 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

SERFF Tracking Number: AMEQ-128353600 State: Arkansas
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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	06/08/2012	59922347

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/14/2012	06/14/2012

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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	COVER LETTER		Yes
Supporting Document	STATEMENT OF VARIABILITY		Yes
Supporting Document	CERTIFICATIONS		Yes
Form	12 E-605		Yes

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Form Schedule

Lead Form Number: 12 E-605

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	12 E-605	Policy/Cont	12 E-605 ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.600	12 E-605.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: [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-605
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] [August 6, 2012]
Bond Price on Contract Date: ----- [99.5]
Bond Coupon Rate on Contract Date: ----- [6.00%]
Bond Maturity Date on Contract Date: ----- [August 6, 2012]
Bond Initial Premium: ----- [\$5,000]
Bond Initial Cap: ----- [7%]
Bond Cap Guarantee Period:----- [1 Contract Year]
Bond Guaranteed Minimum Cap: ----- [4%]
Bond Asset Fee Rate ----- [0%]

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 Value Index Credit

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), multiplied by
4. The Averaged Value Participation Rate, multiplied by
5. The ending Averaged Value 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 Value Index Credit

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), multiplied by
4. Point to Point Value Participation Rate, multiplied by
5. The ending Point to Point Value 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 Value 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 ending Bond Value 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 Value; plus
- (2) Point to Point Value; 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 Initial Premium shown above.
2. At each Anniversary =
 - a. Bond Value on previous Contract Anniversary (Contract Date for first Contract Anniversary); less
 - b. Any Withdrawals and associated Surrender Charges since previous Contract Anniversary (Contract Date for first 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 (Contract Date for first Contract Anniversary); less
 - b. Any Withdrawals and associated Surrender Charges since the previous Contract Anniversary (Contract Date for first Contract Anniversary).

Any Withdrawals from any Value between Contract Anniversaries will not be credited with any Index Credit for that Contract Year. If you Surrender your Contract between Contract Anniversaries, you will forfeit the Index Credit for that Contract Year.

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 Secretary	 Ronald J. Grensteiner President
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 Variable
 Product Name: 12 E-605
 Project Name/Number: 12 E-605/12 E-605

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: CertRead120514.pdf		

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

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment: xial 12 E-605.pdf		

	Item Status:	Status Date:
Satisfied - Item: COVER LETTER		
Comments:		
Attachment: AR Cover Letter 120517.pdf		

	Item Status:	Status Date:

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Variable
Product Name: 12 E-605
Project Name/Number: 12 E-605/12 E-605
Satisfied - Item: STATEMENT OF VARIABILITY
Comments:
Attachment:
stmtofVariability120517.pdf

Item Status:

**Status
Date:**

Satisfied - Item: CERTIFICATIONS
Comments:
Attachments:
AR120514-Cert1.pdf
AR120517-Cert 2.pdf

**CERTIFICATION
OF
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies
that this achieves a Flesch Reading Ease Test Score of: 50.6

Form: 12 E-605

A handwritten signature in black ink, appearing to read "Marla G. Lacey". The signature is fluid and cursive, with a long, sweeping tail on the final letter.

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

May 14, 2012
Date



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

NAIC #92738
FEIN 42-1153896

May 17, 2012

Re: Form 12 E-605

We are filing 12 E-605 for your review and approval. It has a Flesch readability score of 50.6. This endorsement will be attached to policy form INDEX-6-05, Approved January 06, 2006, SERFF Tracking number SERT-6KBLMY462.

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

AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO.
STATEMENT OF VARIABILITY
12 E-605

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.

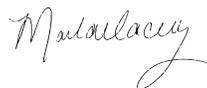
Bond Asset Fee Rate: Range of 0-2%, based on market conditions.

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

Page 3

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

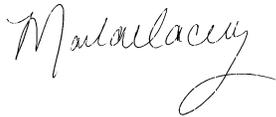


Marla Lacey
Vice President, Chief Compliance Officer, & Associate General Counsel
May 14, 2012

CERTIFICATION

Form Number: 12 E-605

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



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

May 14, 2012
Date

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:
12 E-605

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-605, 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.



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

May 14, 2012
Date