

SERFF Tracking Number: AMEQ-128377084 State: Arkansas
Filing Company: American Equity Investment Life Insurance Company State Tracking Number:
Company
Company Tracking Number: 12 E-APTPR
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
Product Name: 12 E-APTPR
Project Name/Number: 12 E-APTPR/12 E-APTPR

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 E-APTPR SERFF Tr Num: AMEQ-128377084 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-APTPR State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 06/06/2012
Authors: Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold
Date Submitted: 06/04/2012 Disposition Status: Approved-Closed
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: 12 E-APTPR Status of Filing in Domicile: Pending
Project Number: 12 E-APTPR Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 06/06/2012
State Status Changed: 06/06/2012
Deemer Date: Created By: Tiffany Meuer
Submitted By: Tiffany Meuer Corresponding Filing Tracking Number:
Filing Description:
NAIC #92738
FEIN 42-1153896

May 22, 2012

SERFF Tracking Number: AMEQ-128377084 State: Arkansas
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Variable
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Re: Form 12 E-APTPR

We are filing 12 E-APTPR for your review and approval. It has a Flesch readability score of 51.20. This endorsement will be attached to the following policy forms:

Form # Approval Dated Tracking #
INDEX-5-07 November 16, 2006 AMEQ-125032940
INDEX-1-07 November 8, 2006 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 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

SERFF Tracking Number: AMEQ-128377084 State: Arkansas
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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 Company	\$50.00	06/04/2012	59666598

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 06/06/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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-APTPR		Yes

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Form Schedule

Lead Form Number: 12 E-APTPR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	12 E-APTPR	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	12 E-APTPR	Initial		51.200	12 E-APTPR.pdf

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

ANNUAL POINT TO POINT WITH PARTICIPATION RATE (APT-PR) INDEXED VALUE ENDORSEMENT

This Endorsement is part of the Contract. Endorsement(s), rider(s), Contract and attached Application make up the entire Contract.

APT-PR VALUE SPECIFICATIONS

Contract No.: [SPECIMEN]
APT-PR Index: [Standard & Poor's 500 Composite Stock Price Index]
APT-PR Index Price on Contract Date: [1200.00]
APT-PR Initial Premium: [\$5,000.00]
APT-PR Initial Participation Rate: [15.00%]
APT-PR Participation Rate Guarantee Period: [1 Contract Year]
APT-PR Guaranteed Minimum Participation Rate: [10.00%]

ENDORSEMENT BENEFIT

This Endorsement provides an Indexed Value into which you may direct all or any portion of your Initial Premium, and into or from which you may transfer all, or a portion of, your Contract Value under the Transfer of Values Option as described in the Contract. This Indexed Value calculates Index Credits based upon changes in the annual Index Price on each Contract Anniversary. APT-PR Index Credits, if any, will be added to your APT-PR Value on each Contract Anniversary. If the APT-PR Index is discontinued, we will substitute a suitable alternative index, approved by the insurance department of the Contract issue state, and we will notify you. We may discontinue this Indexed Value by notifying you.

Terms or provisions used in this Endorsement shall take precedence over any conflicting terms or provisions of the Contract.

DEFINITIONS

When we use these words, we mean:

We, our, us: American Equity Investment Life Insurance Company

You, your: The Owner

Endorsement: This Endorsement

Contract: The Contract to which this Endorsement is attached.

Owner: The Owner under the Contract.

Withdrawal Amount(s): Amounts, including applicable Surrender Charges, deducted from your Contract Value to provide the Payee with net Withdrawal Proceeds.

APT-PR Index Price: APT-PR Index Price on the Contract Date is shown above. If the APT-PR Index Price is not available for any Contract Anniversary, we will use the APT-PR Index Price on the immediately preceding day for which it is available. Indices are published in the Wall Street Journal.

APT-PR Participation Rate: The percentage which we use in calculating the APT-PR Index Credit as described below. We declare the APT-PR Participation Rate annually, which is guaranteed for the Participation Rate Guarantee Period, and will never be less than the APT-PR Guaranteed Minimum Participation Rate as shown above.

APT-PR VALUE PROVISIONS

APT-PR Index Credit: The APT-PR Index Credit is added to the APT-PR Value on each Contract Anniversary and is calculated as follows:

- (1) The APT-PR Index Price on the current Contract Anniversary; minus
- (2) The APT-PR Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) The APT-PR Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); multiplied by
- (4) The APT-PR Participation Rate; multiplied by
- (5) The ending APT-PR Value on the previous Contract Anniversary (Contract Date for first Contract Year) adjusted for any Transferred Values, and less any Withdrawal Amounts taken since the previous Contract Anniversary.

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

APT-PR Value:

- (1) On the Contract Date: APT-PR Initial Premium shown above.
- (2) At each Contract Anniversary:
 - a. The ending APT-PR Value on the previous Contract Anniversary (Contract Date for first Contract Year); less
 - b. Any Withdrawal Amounts since the previous Contract Anniversary (Contract Date for first Contract Year); plus
 - c. The APT-PR Index Credit; adjusted for
 - d. Any Transfer of Values into or out of this Indexed Value.
- (3) Between Contract Anniversaries:
 - a. The ending APT-PR Value on the previous Contract Anniversary (Contract Date for first Contract Year); less
 - b. Any Withdrawal Amounts since the previous Contract Anniversary (Contract Date for first Contract Year).

Any Withdrawals from the APT-PR Value between Contract Anniversaries will not be credited with any APT-PR Index Credit for that Contract Year. If we pay out Death Benefits or you select a Settlement Option or you Surrender your Contract between Anniversaries you will forfeit the APT-PR Index Credit for that Contract Year.

TERMINATION

This Endorsement terminates upon the termination of the Contract to which it is attached.

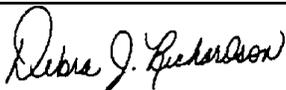
GENERAL

Unless specifically stated otherwise in this Endorsement, all other definitions, provisions, and limitations of the Base Contract apply to this Endorsement.

“Standard & Poor’s®”, S&P®, “S&P 500®”, “Standard & Poor’s 500” and “500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing this Product.

SIGNED AT

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
WEST DES MOINES, IOWA



Debra J. Richardson

Secretary



Ronald J. Grensteiner

President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: CertRead120518.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-APTPR.pdf		

	Item Status:	Status Date:
Satisfied - Item: STATEMENT OF VARIABILITY		
Comments:		
Attachment: stmtofVariability120518.pdf		

	Item Status:	Status Date:

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Variable
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Satisfied - Item: COVER LETTER
Comments:
Attachment:
AR Cover Letter 120522.pdf

Item Status:

**Status
Date:**

Satisfied - Item: CERTIFICATIONS
Comments:
Attachments:
AR120518-Cert1.pdf
AR120518-Cert 2.pdf

**CERTIFICATION
OF
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies
that this achieves a Flesch Reading Ease Test Score of: 51.20

Form: 12 E-APTPR



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

May 18, 2012
Date

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

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.

APT-PR Index: Index to which the account is currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by the DOI.

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

APT-PR Initial Premium: Amount received with the application.

APT-PR Initial Participation Rate: Range of 10-100%, based on market conditions.

APT-PR Guaranteed Minimum Participation Rate: Range of 10-25%, based on market conditions.

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 18, 2012



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

NAIC #92738
FEIN 42-1153896

May 22, 2012

Re: Form 12 E-APTPR

We are filing 12 E-APTPR for your review and approval. It has a Flesch readability score of 51.20. This endorsement will be attached to the following policy forms:

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INDEX-5-07	November 16, 2006	AMEQ-125032940
INDEX-1-07	November 8, 2006	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-APTPR

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 18, 2012
Date

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:
12 E-APTPR

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-APTPR, 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 18, 2012
Date