

SERFF Tracking Number: AMEQ-128391284 State: Arkansas
Filing Company: American Equity Investment Life Insurance Company State Tracking Number:
Company
Company Tracking Number: 12 E-MAPR
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
Product Name: 12 E-MAPR
Project Name/Number: 12 E-MAPR/12 E-MAPR

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 E-MAPR SERFF Tr Num: AMEQ-128391284 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-MAPR State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 06/11/2012
Authors: Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold
Date Submitted: 06/06/2012 Disposition Status: Approved-Closed
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: 12 E-MAPR Status of Filing in Domicile: Pending
Project Number: 12 E-MAPR 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: 06/11/2012
State Status Changed: 06/11/2012
Deemer Date: Created By: Tiffany Meuer
Submitted By: Tiffany Meuer Corresponding Filing Tracking Number:
Filing Description:
NAIC #92738
FEIN 42-1153896

June 6, 2012

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Variable
Product Name: 12 E-MAPR
Project Name/Number: 12 E-MAPR/12 E-MAPR

Re: Form 12 E-MAPR

We are filing 12 E-MAPR for your review and approval. It has a Flesch readability score of 52.7. 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]

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 Variable
 Product Name: 12 E-MAPR
 Project Name/Number: 12 E-MAPR/12 E-MAPR

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:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	06/06/2012	59720410

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/11/2012	06/11/2012

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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-MAPR		Yes

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Form Schedule

Lead Form Number: 12 E-MAPR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	12 E-MAPR	Policy/Cont	12 E-MAPR ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		52.700	12 E-MAPR.pdf

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

MONTHLY AVERAGE - PARTICIPATION RATE METHOD

FORM MA-PR

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

MA-PR VALUE SPECIFICATIONS

Contract No.: [SPECIMEN]

MA-PR Index: [Standard & Poor's 500 Composite Stock Price Index]

MA-PR Index Price on Contract Date: [1200.00]

MA-PR Initial Premium: [\$5,000.00]

MA-PR Initial Participation Rate: [60.00%]

MA-PR Participation Rate Guarantee Period: 1 Contract Year

MA-PR Guaranteed Minimum Participation Rate: [25.00%]

ENDORSEMENT BENEFIT

This Endorsement provides an additional Indexed Value, into which you may direct all or any portion of your Initial Premium, and into or from which you may transfer your money under the Transfer of Values Option as described in the Contract. This Indexed Value calculates Index Credits based upon the average of the 12 monthly MA-PR Index Prices on each monthly Index Date. MA-PR Index Credits, if any, will be added to your MA-PR Value on each Contract Anniversary. If the MA-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 base 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.

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 July 1, 2011, the first annual Index Date is July 1, 2012 and the first monthly Index Date is August 1, 2011. If an Index Date falls on a non-business day, we will use the immediately preceding 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 immediately preceding business day.

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

Index Average: The average of the twelve monthly MA-PR Index Prices, 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 MA-PR Index Price 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.

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

MA-PR VALUE PROVISIONS

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

1. The Index Average for the current Contract Year; minus
2. The MA-PR Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
3. The MA-PR Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); multiplied by
4. The MA-PR Participation Rate; multiplied by
5. The ending MA-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 MA-PR Index Credit will never be less than zero (0).

MA-PR Value:

1. On Contract Date: MA-PR Initial Premium shown above.
2. At each Contract Anniversary:
 - a. The ending MA-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 MA-PR Index Credit; adjusted for
 - d. Any Transfer of Values into or out of this Indexed Value.
3. Between Anniversaries:
 - a. The ending MA-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 MA-PR Value between Contract Anniversaries will not be credited with any MA-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 MA-PR Index Credits 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.

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

WEST DES MOINES, IOWA

 Debra J. Richardson	 Ronald J. Grensteiner
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Secretary

President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: CertRead120522.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-MAPR.pdf		

	Item Status:	Status Date:
Satisfied - Item: STATEMENT OF VARIABILITY		
Comments:		
Attachment: stmtofVariability120522.pdf		

	Item Status:	Status Date:
Satisfied - Item: COVER LETTER		

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Comments:

Attachment:

AR Cover Letter 120606.pdf

Item Status:

**Status
Date:**

Satisfied - Item: CERTIFICATIONS

Comments:

Attachments:

AR120522-Cert1.pdf

AR120522-Cert 2.pdf

**CERTIFICATION
OF
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies
that this achieves a Flesch Reading Ease Test Score of: 52.7

Form: 12 E-MAPR

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 22, 2012
Date

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

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.

MA-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.

MA-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.

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

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

MA-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 22, 2012



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

NAIC #92738
FEIN 42-1153896

June 6, 2012

Re: Form 12 E-MAPR

We are filing 12 E-MAPR for your review and approval. It has a Flesch readability score of 52.7. 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

CERTIFICATION

Form Number: 12 E-MAPR

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 22, 2012
Date

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:
12 E-MAPR

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-MAPR, 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 22, 2012
Date