

State: Arkansas **Filing Company:** American Equity Investment Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name: 12 IDX5

Project Name/Number: 12 IDX5/12 IDX5

Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 IDX5

State: Arkansas

TOI: A021 Individual Annuities- Deferred Non-Variable

Sub-TOI: A021.002 Flexible Premium

Filing Type: Form

Date Submitted: 08/06/2012

SERFF Tr Num: AMEQ-128588143

SERFF Status: Closed-Approved-Closed

State Tr Num:

State Status: Approved-Closed

Co Tr Num: 12 IDX5

Implementation: On Approval

Date Requested:

Author(s): Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold

Reviewer(s): Linda Bird (primary)

Disposition Date: 08/15/2012

Disposition Status: Approved-Closed

Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American Equity Investment Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium
Product Name: 12 IDX5
Project Name/Number: 12 IDX5/12 IDX5

General Information

Project Name: 12 IDX5 Status of Filing in Domicile: Authorized
Project Number: 12 IDX5 Date Approved in Domicile: 07/20/2012
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: 08/15/2012
State Status Changed: 08/15/2012
Deemer Date: Created By: Tiffany Meuer
Submitted By: Tiffany Meuer Corresponding Filing Tracking Number:
Filing Description:
NAIC #92738
FEIN 42-1153896

August 6, 2012

Re: Filing 12 IDX5 including Endorsements 12 E-APTC-D and 12 E-AVC-D

We are filing 12 IDX5 and two new endorsements for your review and approval. 12 IDX5 is a new flexible premium deferred annuity contract specifications with index-linked interest options attached by at least one endorsement.

We plan to use previously approved base contract form 11 BC-IDX and one index-linked endorsement found in SERFF Tracking # AMEQ-128104797 and approved on March 20, 2012. We certify that Form 12 IDX5 will be placed after Page 2(Table of Contents) and before Page 5(Definitions) of Form 11 BC-IDX.

This form will also be used with the following previously approved application and rider forms:

Form File # Approval Date Description
NCR-100 AMEQ-125696846 6/18/2008 Nursing Care Rider
TIR-100 AMEQ-125641337 5/14/2008 Terminal Illness Rider
LIBR-2010 AMEQ-126636562 5/26/2010 Lifetime Income Benefit Rider
2000 (Rev) N/A 3/10/2000 Application

This Contract 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.

Additionally, due to the nature of an indexed annuity contract, we do not plan to use illustrations.

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

Sincerely,

State: Arkansas **Filing Company:** American Equity Investment Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium
Product Name: 12 IDX5
Project Name/Number: 12 IDX5/12 IDX5

Tiffany M. Meuer
 Sr. Product Compliance Analyst

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
 6000 Westown Pkwy
 West Des Moines, IA 50266
 (515) 221-0002 ext. [Phone]

CoCode: 92738
 Group Code: 2658
 Group Name:
 FEIN Number: 42-1153896

State of Domicile: Iowa
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
American Equity Investment Life Insurance Company	\$150.00	08/06/2012	61437755

SERFF Tracking #:

AMEQ-128588143

State Tracking #:

Company Tracking #:

12 IDX5

State:

Arkansas

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI:

A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name:

12 IDX5

Project Name/Number:

12 IDX5/12 IDX5

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/15/2012	08/15/2012

State: Arkansas **Filing Company:** American Equity Investment Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium
Product Name: 12 IDX5
Project Name/Number: 12 IDX5/12 IDX5

Disposition

Disposition Date: 08/15/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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	Certification of Compliance		Yes
Supporting Document	Cover Letter		Yes
Form	12 IDX5		Yes
Form	12 E-APTC-D		Yes
Form	12 E-AVC-D		Yes

State: Arkansas

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name: 12 IDX5

Project Name/Number: 12 IDX5/12 IDX5

Form Schedule

Lead Form Number: 12 IDX5

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		12 IDX5	POLA	12 IDX5	Initial:	67.210	12 IDX5.pdf
2		12 E-APTC-D	POLA	12 E-APTC-D	Initial:	67.210	12 E-APTC-D.pdf
3		12 E-AVC-D	POLA	12 E-AVC-D	Initial:	67.210	12 E-AVC-D.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

1. SPECIFICATIONS

1.1. CONTRACT SPECIFICATIONS

Contract Number:..... [SPECIMEN]
 Contract Date: [July 1, 2011]
 Owner: [John Doe]
 Joint Owner: [Mary Doe]
 Annuitant:..... [John Doe]
 Joint Annuitant: [Mary Doe]
 Annuitant's Issue Age: [79]
 Annuitant's Gender: [Male]
 Latest Maturity Date: [July 1, 2046]
 Tax Status: [Non-qualified]
 Minimum Initial Premium:..... [\$5,000.00]
 Initial Premium:..... [\$5,000.00]
 Planned Premium Amount:..... [\$0.00]
 Planned Premium Mode:..... [None]
 Minimum Additional Premium: [\$0.00]
 Minimum Contract Value Allowed: [\$2,000.00]
 Minimum Guaranteed Surrender Value Factor: [87.50%]
 Minimum Guaranteed Surrender Value - Minimum Guaranteed Interest Rate (MGSV-MGIR):..... [1.00%]*
 MGSV-MGIR Guarantee Period:..... Life of Contract
 Surrender Charge Period: 6 Contract Years

Surrender Charge and Penalty Free Withdrawal Schedule:

Contract Year							
1	2	3	4	5	6	7+	
Surrender Charge Percentage							
8.00%	7.00%	6.00%	4.50%	3.00%	1.50%	0.00%	
Penalty Free Withdrawal Percentage							
[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%	

* Applies to Minimum Guaranteed Surrender Value (MGSV) only as shown under Section 6.3 (Minimum Guaranteed Surrender Value).

Nonforfeiture Values: The nonforfeiture values for this Contract equal: [87.50%] of all Premiums, less all Withdrawal Amounts, accumulated at the nonforfeiture rate of [1.00%]. The minimum values provided under this Contract meet or exceed the required minimum nonforfeiture values.

[Delivery State Department Of Insurance]
 Phone Number: [Phone # of delivery state DOI]

1.2. FIXED INTEREST STRATEGY SPECIFICATIONS

Fixed Interest Strategy Initial Premium: [\$5,000.00]
Fixed Interest Strategy Initial Interest Rate: [1.00%]
Fixed Interest Strategy Initial Interest Rate Guarantee Period:..... [1 Contract Year]
Fixed Interest Strategy Minimum Guaranteed Interest Rate (FS-MGIR):..... [1.00%]
FS-MGIR Guarantee Period:..... Life of Contract

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

ANNUAL POINT TO POINT WITH CAP (APT-CAP) INDEXED STRATEGY ENDORSEMENT

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

APT-CAP STRATEGY SPECIFICATIONS

Contract No.: [SPECIMEN]
APT-CAP Index: [Dow Jones Industrial Average Index]
APT-CAP Index Price on Contract Date: [1200.00]
APT-CAP Initial Premium:..... [\$5,000.00]
APT-CAP Initial Cap: [3.00%]
APT-CAP Cap Guarantee Period:..... [1 Contract Year]
APT-CAP Guaranteed Minimum Cap:..... [1.00%]

ENDORSEMENT BENEFIT

This Endorsement provides an Interest Crediting Strategy 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 Strategy calculates Interest Credits based upon changes in the annual Index Price on each Contract Anniversary. APT-CAP Interest Credits, if any, will be added to your APT-CAP Strategy Value on each Contract Anniversary. We may discontinue this Interest Crediting Strategy 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.

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

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

APT-CAP STRATEGY PROVISIONS

APT-CAP Interest Credit: The APT-CAP Interest Credit is added to the APT-CAP Strategy Value on each Contract Anniversary and is calculated as follows:

(1) The APT-CAP Index Price on the current Contract Anniversary; minus

- (2) The APT-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) The APT-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year);
- (4) Result not to exceed the APT-CAP Cap; multiplied by
- (5) The ending Value in this Strategy 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-CAP Interest Credit will never be less than zero (0).

APT-CAP Strategy Value:

- (1) On the Contract Date: APT-CAP Initial Premium shown above.
- (2) At each Contract Anniversary:
 - a. The ending APT-CAP Strategy 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-CAP Interest Credit; adjusted for
 - d. Any Transfer of Values into or out of this Strategy.
- (3) Between Contract Anniversaries:
 - a. The ending APT-CAP Strategy 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-CAP Strategy between Contract Anniversaries will not be credited with any APT-CAP Interest 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-CAP Interest 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 Contract apply to this Endorsement.

“Dow Jones,” “Dow Jones Industrial AverageSM” and “DJIASM” are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company. This Contract, based on the Dow Jones Industrial AverageSM, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product.

Dow Jones does not guarantee the accuracy and/or the completeness of the Dow Jones Industrial AverageSM or any data included therein and Dow Jones shall have no liability for any errors, omissions, or interruptions therein. Dow Jones makes no warranty, express or implied, as to results to be obtained by American Equity Investment Life Insurance Company, owners of this annuity contract, or any other person or entity from the use of the Dow Jones Industrial AverageSM or any data included therein. The Dow Jones makes no express or implied warranties, and expressly disclaims all warranties, or merchantability or fitness for a particular purpose or use with respect to the Dow Jones Industrial AverageSM or any data included therein. Without limiting any of the foregoing, in no event shall Dow Jones have any liability for any lost profits or indirect, punitive, special or consequential damages or losses, even if notified of the possibility thereof. There are no third party beneficiaries of any agreements or arrangements between Dow Jones and American Equity Investment Life Insurance Company.

SIGNED AT
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
WEST DES MOINES, IOWA

 Debra J. Richardson Secretary	 Ronald J. Grensteiner President
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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

AVERAGED VALUE WITH CAP (AV-CAP) INDEXED STRATEGY ENDORSEMENT

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

AV-CAP STRATEGY SPECIFICATIONS

Contract No.: [SPECIMEN]
AV-CAP Index:..... [Dow Jones Industrial Average Index]
AV-CAP Index Price on Contract Date: [1200.00]
AV-CAP Initial Premium:..... [\$5,000.00]
AV-CAP Initial Cap:..... [3.00%]
AV-CAP Cap Guarantee Period: [1 Contract Year]
AV-CAP Guaranteed Minimum Cap:..... [1.00%]

ENDORSEMENT BENEFIT

This Endorsement provides an Interest Crediting Strategy 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 Strategy calculates Interest Credits based upon the average of the 12 monthly Index Prices on each monthly Index Date. AV-CAP Interest Credits, if any, will be added to your AV-CAP Strategy Value on each Contract Anniversary. We may discontinue this Interest Crediting Strategy 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.

Index Date: The Index Date is used in calculating Interest 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.

AV-CAP Index Price: AV-CAP Index Price on the Contract Date is shown above. If the AV-CAP Index Price is not available for any Index Date or Contract Anniversary, we will use the AV-CAP 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 Index Prices, on each monthly Index Date measured from the previous Contract Anniversary (Contract Date for the first Contract Year). Example: If the Contract Date is July 1, 2011, the 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 Index Average for that time period.

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

AV-CAP STRATEGY PROVISIONS

AV-CAP Interest Credit: The AV-CAP Interest Credit is added to the AV-CAP Strategy Value on each Contract Anniversary and is calculated as follows:

- (1) The AV-CAP Index Average for the current Contract Year, minus
- (2) The AV-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
- (3) The AV-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year);
- (4) Result not to exceed the AV-CAP Cap; multiplied by
- (5) The ending Value in this Strategy 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 AV-CAP Interest Credit will never be less than zero (0).

AV-CAP Strategy Value:

- (1) On the Contract Date: AV-CAP Initial Premium shown above.
- (2) At each Contract Anniversary:
 - a. The ending AV-CAP Strategy 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 AV-CAP Interest Credit; adjusted for
 - d. Any Transfer of Values into or out of this Strategy.
- (3) Between Contract Anniversaries:
 - a. The ending AV-CAP Strategy 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 AV-CAP Strategy between Contract Anniversaries will not be credited with any AV-CAP Interest 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 AV-CAP Interest 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 Contract apply to this Endorsement.

“Dow Jones,” “Dow Jones Industrial AverageSM” and “DJIASM” are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company. This Contract, based on the Dow Jones Industrial AverageSM, is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product.

Dow Jones does not guarantee the accuracy and/or the completeness of the Dow Jones Industrial AverageSM or any data included therein and Dow Jones shall have no liability for any errors, omissions, or interruptions therein. Dow Jones makes no warranty, express or implied, as to results to be obtained by American Equity Investment Life Insurance Company, owners of this annuity contract, or any other person or entity from the use of the Dow Jones Industrial AverageSM or any data included therein. The Dow Jones makes no express or implied warranties, and expressly disclaims all warranties, or merchantability or fitness for a particular purpose or use with respect to the Dow Jones Industrial AverageSM or any data included therein. Without limiting any of the foregoing, in no event shall Dow Jones have any liability for any lost profits or indirect, punitive, special or consequential damages or losses, even if notified of the possibility thereof. There are no third party beneficiaries of any agreements or arrangements between Dow Jones and American Equity Investment Life Insurance Company.

SIGNED AT
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY
WEST DES MOINES, IOWA

 Debra J. Richardson Secretary	 Ronald J. Grensteiner President
--	---

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SERFF Tracking #:

AMEQ-128588143

State Tracking #:

Company Tracking #:

12 IDX5

State: Arkansas

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name: 12 IDX5

Project Name/Number: 12 IDX5/12 IDX5

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
CertRead120720.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:	Statement of Variability		
Comments:			
Attachment(s):			
12 IDX5 stmtofVariability120719.pdf			
12 APTC-D stmtofVariability120720.pdf			
12 E-AVC-DstmtofVariability120720.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Certification of Compliance		
Comments:			
Attachment(s):			
AR120720-Cert1.pdf			
AR120720-Cert 2.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			

SERFF Tracking #:

AMEQ-128588143

State Tracking #:

Company Tracking #:

12 IDX5

State:

Arkansas

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI:

A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name:

12 IDX5

Project Name/Number:

12 IDX5/12 IDX5

Attachment(s):

AR Cover Letter 120806.pdf

**CERTIFICATION
OF
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies
that this filing achieves a Flesch Reading Ease Test Score of: 67.21

Form: 12 IDX5, 12 E-APTC-D & 12 E-AVC-D



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

July 20, 2012
Date

AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO.

STATEMENT OF VARIABILITY

12 IDX5

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

Page 3

Contract Number: Provided at time of issuance of contract.

Contract Date: Provided at time of issuance of contract.

Owner: Provided on Application.

Joint Owner: Provided on Application.

Annuitant: Provided on Application.

Joint Annuitant: Provided on Application.

Annuitant's Issue Age: Provided on Application.

Annuitant's Gender: Provided on Application.

Latest Maturity Date: Latest Maturity set at Age 114.

Tax Status: Provided on Application.

Minimum Initial Premium: Initially offered at \$5,000 with a range of \$2,000-\$10,000 based on market conditions.

Initial Premium: Amount received at time of application.

Planned Premium Amount: Provided on Application.

Planned Premium Mode: Provided on Application.

Minimum Additional Premium: Initially offered at \$1,000 with a range of \$500-\$2,000 based on market conditions.

Minimum Contract Value Allowed: Initially offered at \$2,000 with a range of \$1,000-\$5,000 based on market conditions.

Minimum Guaranteed Surrender Value Factor: Range of 87.5%-100%. Also see Nonforfeiture Values below.

Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR): Range of .50-3%. See Nonforfeiture Rate below. MGIR is set at issue, based on the average of five-year Constant Maturity Treasury Rate for October of immediately preceding year; initially 2011, will change for new issues each January, and is guaranteed for the Guarantee Period.

Penalty Free Withdrawal Percentage: Initial offered at 10% in Year 2. Range of 1-50% based on market conditions.

Nonforfeiture Values: Range of 87.5-100%. See Minimum Guaranteed Surrender Value Factor above.

Nonforfeiture Rate: Range of 1-3%. See also MGSV-MGIR above. This rate is effective for all issues in 2012. New issues in 2012 and subsequent calendar years under this contract form will be based off the average of the October 5 Year CMT rate as of the previous year.

Delivery State Department of Insurance & Phone Number: Varies dependent upon state of delivery.

Page 4

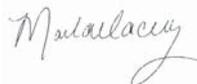
Fixed Interest Strategy Initial Premium: Based on amount of Initial Premium and applicant's allocation of Initial Premium as shown on Application.

Fixed Interest Strategy Initial Interest Rate: Range of 1-20%.

FS-MGIR: Range of 0.5-3%.

Fixed Interest Strategy Initial Interest Rate Guarantee Period: Range of 1-7 years.

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



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

July 17, 2012

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

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.

Contract No.: Provided at time of issuance of contract.

APT-CAP Index: Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by DOI.

APT-CAP Index Price on Contract Date: Index Price to which the Index Credits are currently linked.

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

APT-CAP Initial Cap: Range of 1-20%, based on market conditions.

APT-CAP Cap Guarantee Period: Range of 1-7 years.

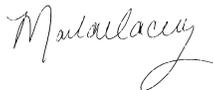
APT-CAP Guaranteed Minimum Cap: Range of 1-4%, based on market conditions.

Page 3

Index Disclosure: Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by the DOI.

Signatures: Will change only as officer's change.

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



Marla Lacey
Vice President, Chief Compliance Officer, & Associate General Counsel
July 20, 2012

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

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.

Contract No.: Provided at time of issuance of contract.

AV-CAP Index: Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by DOI.

AV-CAP Index Price on Contract Date: Index Price to which the Index Credits are currently linked.

AV-CAP Initial Premium: Amount received with the application.

AV-CAP Initial Cap: Range of 1-20%, based on market conditions.

AV-CAP Cap Guarantee Period: Range of 1-7 years.

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

Page 3

Index Disclosure: Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by DOI.

Signatures: Will change only as officer's change.

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



Marla Lacey
Vice President, Chief Compliance Officer, & Associate General Counsel
July 20, 2012

CERTIFICATION

Form Number: 12 IDX5

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



Marla G. Lacey
VP & Chief Compliance Officer

July 20, 2012
Date

CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:
12 IDX5

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 IDX5, 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

July 20, 2012
Date



Tiffany M. Meuer
Sr. Product Compliance Analyst

NAIC #92738
FEIN 42-1153896

August 6, 2012

Re: Filing 12 IDX5 including Endorsements 12 E-APTC-D and 12 E-AVC-D

We are filing 12 IDX5 and two new endorsements for your review and approval. 12 IDX5 is a new flexible premium deferred annuity contract specifications with index-linked interest options attached by at least one endorsement.

We plan to use previously approved base contract form 11 BC-IDX and one index-linked endorsement found in SERFF Tracking # AMEQ-128104797 and approved on March 20, 2012. We certify that Form 12 IDX5 will be placed after Page 2(Table of Contents) and before Page 5(Definitions) of Form 11 BC-IDX.

This form will also be used with the following previously approved application and rider forms:

Form	File #	Approval Date	Description
NCR-100	AMEQ-125696846	6/18/2008	Nursing Care Rider
TIR-100	AMEQ-125641337	5/14/2008	Terminal Illness Rider
LIBR-2010	AMEQ-126636562	5/26/2010	Lifetime Income Benefit Rider
2000 (Rev)	N/A	3/10/2000	Application

This Contract 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.

Additionally, due to the nature of an indexed annuity contract, we do not plan to use illustrations.

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

Sincerely,

Tiffany M. Meuer
Sr. Product Compliance Analyst