

Product Profile

For Use in CA only

Interest Rates Effective: 07/10/17

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges
Foundation Gold 7% Premium Bonus⁷ Premium Bonus on all 1st year Premiums		Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T-CA for details.	7.80, 6.95, 6.10, 5.20, 4.30, 3.35, 2.35, 1.35, 0.70, 0% (9 Years)
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.00% ⁵										
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 85, 100% (9 Years)										
Traditions Gold		Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T-CA for details.	8.33, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1.25, 0.75, 0% (9 Years)
	S&P 500 Annual Monthly Avg w/ PR	-	60%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	4.75%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	37%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	3.50%					
	Bond Yield w/Cap & Spread	7.90%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	1.50%	-					
Current Fixed Value Rate 2.00% ⁵										

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Choice Series Choice Series products are excluded from all incentives.	Choice 6 S&P 500 Annual Pt to Pt w/ PR Cap PR Spread ³ PT S&P 500 Annual Pt to Pt w/ Cap 4.25% - - - S&P 500 Monthly Pt to Pt w/ Cap 1.60% ⁶ - - - Volatility Control Index ⁴ - - 1.75% - Current Fixed Value Rate 1.70% ⁵					MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	Choice 6 & 8: 18-85 Choice 10: 18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	Choice 6: 8.25, 7.25, 6.50, 5.50, 4, 2.50, 0% (6 Years) Choice 8: 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50%, 0% (8 Years) Choice 10: 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 1.00, 0.75, 0% (10 Years)					
	Choice 8 S&P 500 Annual Pt to Pt w/ PR Cap PR Spread ³ PT S&P 500 Annual Pt to Pt w/ Cap 4.50% - - - S&P 500 Monthly Pt to Pt w/ Cap 1.70% ⁶ - - - Volatility Control Index ⁴ - - 1.50% - Current Fixed Value Rate 1.80% ⁵														
	Choice 10 S&P 500 Annual Pt to Pt w/ PR Cap PR Spread ³ PT S&P 500 Annual Pt to Pt w/ Cap 4.50% - - - S&P 500 Monthly Pt to Pt w/ Cap 1.80% ⁶ - - - Volatility Control Index ⁴ - - 1.25% - Current Fixed Value Rate 1.90% ⁵														
	S&P 500 Annual Monthly Avg w/ PR Cap PR Spread ³ PT S&P 500 Annual Monthly Avg w/ Cap 2.00% - - - S&P 500 Annual Pt to Pt w/ PR - 15% - - S&P 500 Annual Pt to Pt w/ Cap 2.00% - - - S&P 500 Monthly Pt to Pt w/ Cap 1.20% ⁶ - 0% - 10 Yr. U.S. Treasury Bond w/ Cap 2.00% - - - S&P 500 Performance Triggered Bond Yield w/Cap & Spread - - - 1.75% Volatility Control Index ⁴ - - 3.50% - Current Fixed Value Rate 1.00% ⁵										MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T-CA for details.	7.95, 7.10, 6.20, 5.30, 4.40, 3.45, 2.50, 1.50, 0.75, 0% (9 Years)
	Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 85, 100% (9 Years)														

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Guarantee Series	Guarantee 5	2.30%	MGIR: Currently 1.00% ²	Minimum Premium: \$10,000 Maximum Premium: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	18-85	Annually, Penalty-Free Withdrawal of interest credited that Contract Year	<u>Guarantee 5:</u> 8, 7, 6, 5, 4, 0% (5 Years) ⁸ <u>Guarantee 6:</u> 8, 7, 6, 5, 4, 3, 0% (6 Years) ⁸ <u>Guarantee 7:</u> 8, 7, 6, 5, 4, 3, 2, 0% (7 Years) ⁸
	Guarantee 6	2.45%					
	Guarantee 7	2.60%					

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Product	Interest Rates	Income Options	Premium	Issue Age	Payout Modes
Immediate Annuity	Call Marketing for Quotes	5-25 year Life with or without Period Certain 10-25 year Period Certain only	Minimum Premium: \$10,000 Maximum Premium: 18-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	18-90	Monthly, quarterly, semi-annually or annually.

Annuity Contract and Rider issued under form series CA16 IDX11, CA11 IDX4, CA14 IDX8, CA13 MYGA, and SPIA-1-CA.1.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁶ Monthly Cap

⁷ Bonus Vesting Schedule Applies

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

PR = Participation Rate PT = Performance Triggered

Riders: The NCR-4-CA and TIR-100 are available on most of our current deferred annuities.

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