

SUBMITTING AN ANNUITY APPLICATION

Required Forms:

Application for State - 2000 (may vary by state)

Disclosure for Product - varies by product and state

Suitability Form - 4106 (may vary by state)

Lifetime Income Benefit Disclosure- Required on annuities offering the LIBR-2008 or F-LIBR-09

1035 Exchange/Transfer Form (if applicable) - 4003

Replacement Form (if applicable) - 4000 (may vary by state)
W-9

Election of Withholding Form (SPIA's only)

Completing the Application:

Annuitant - must be an individual. Issue ages vary by state and product.

Joint Annuitant - Non-qualified annuities allow a maximum of two Annuitants. Joint Annuitants are not available on a qualified annuity.

Owner - must be an individual (over age 18), trust, or retirement pension/savings plan. In order for a trust to own an annuity, the trust must be established for the benefit of the named annuitant. The front cover and signature page of the trust must be included with the application.

On IRA, SEP-IRA, ROTH-IRA, Simple IRA and TSA annuities the Owner and the Annuitant must be the same person.

Joint Owner - joint ownership is acceptable for non-qualified annuity contracts only. A contract may have an unlimited number of owners. Contingent ownership is not allowed on an American Equity annuity contract.

Age Requirement - We look at both Annuitants and Owners when it comes to the age limits on our annuities. Commissions are paid based on the older age.

Beneficiary - Annuitant's Beneficiary is the recipient of the contract proceeds at the time of the Annuitant's death. If the Annuitant and Owner are different, the Annuitant is the Owner's Beneficiary unless otherwise specified. American Equity does not allow a business, corporation, or funeral home to be named the Beneficiary of an annuity contract. American Equity does not allow the writing Agent to be the Beneficiary on an annuity application unless he/she is the spouse. In a Joint Owner situation, we suggest making the Primary Beneficiary "surviving spouse" since we pay out at first to die. We also suggest not listing the Estate as the beneficiary as this could make the annuity go through probate.

Contract Form - the product being applied for. You must list the product name on the Application.

Tax Status - This is the indication of how the funds are to be held with American Equity. ROTH-IRA applications require form 5305-RA. For Sec 457, H.R. 10, 401(k) and Profit Sharing plans, an applicant's statement and Employee Benefit Plan Disclosure are required. American Equity is simply the funding vehicle for these plans. A third party administrator will be required. A copy of the plan document may be required for some pension contracts.

1035/Direct Transfer - Please list the approximate amount that will be 1035/Transferred to American Equity.

Information for Other Forms:

Disclosures -

Product: A product specific disclosure **must accompany all applications**. Disclosures with allocations must be completed prior to contract issue. Allocations must total 100% and be listed as whole percentages. The Owner must initial the front page and sign the back page of the disclosure.

LIBR: Annuities offering the LIBR-2008 or F-LIBR-09 also require Form #1103 or #1117 to be signed and completed prior to issue.

Suitability - A Suitability form (4106) is required with all applications.

Delivery Receipt - At the time of delivery, we require a Delivery Receipt (4005) be signed and returned for every contract.

Replacements - Please provide information on the contract being replaced. A current statement works best.

Premium Limits:

Minimum Premium - The minimum premium is generally \$5,000 however this varies on products such as the Guarantee Series (SPDA-MYGA) and SPIA-1. For most traditional fixed products we will accept \$2,000 minimum premium on qualified funds only. See product profile form 1031 for details.

Maximum Premium Limits - For ages 0-69 maximum premium amount is \$1,000,000. Ages 70-74 maximum premium amount is \$750,000. And, ages 75-80 maximum premium amount is \$500,000.

4809 12.02.09

We answer the phones!
888-647-1371
www.american-equity.com



West Des Moines, IA 50266

FOR AGENT USE ONLY. NOT FOR USE IN SOLICITATION OR ADVERTISING TO THE PUBLIC.

We're the One!
People Service Future



New Business:
 PO Box 9304
 Des Moines, IA 50306-9304
 Phone 888-221-1234
 Fax 515-221-9450
 www.american-equity.com

Annuity Application

American Equity Investment Life Insurance Company
 Overnight - 6000 Westown Parkway, West Des Moines, IA 50266

ANNUITANT

Name _____ Sex _____
 Birth date ___/___/___ Soc. Sec. No. _____
 Address _____
 City _____ State _____ Zip _____

JOINT ANNUITANT

Name _____ Sex _____
 Birth date ___/___/___ Soc. Sec. No. _____
 Address _____
 City _____ State _____ Zip _____

OWNER (if other than annuitant)

Name _____ Sex _____
 Birth date ___/___/___ SSN# or Tax ID# _____
 Address _____
 City _____ State _____ Zip _____

JOINT OWNER

Name _____ Sex _____
 Birth date ___/___/___ SSN# or Tax ID# _____
 Address _____
 City _____ State _____ Zip _____

OWNER'S BENEFICIARY - Annuitant, unless otherwise stated
 _____ Relationship: _____

ANNUITANT'S BENEFICIARY

Primary: _____ Relationship to Annuitant: _____
 Contingent: _____ Relationship to Annuitant: _____

- Contract form: _____
 Guarantee Period (if applicable) 3 year 5 year other
 (Specify, if other) _____
 Settlement option (Immediate annuity only): _____
- Tax status: Non-Qualified
 Roth IRA IRA Sec. 401(k)
 SEP/IRA Sec. 457 Sec. 403(b)
 Simple IRA H.R. 10 Corp Pension/Profit Sharing
- Do you have any existing insurance or annuities in this or any other company? Yes No
If "Yes" complete replacement form(s).
- Premium submitted with application: \$ _____
 Is this a rollover? (Qualified plans only) Yes No

- Will initial premium be a 1035 Exchange, or Direct Transfer?
 Yes No
 If Yes, from what company? _____
 Anticipated amount: \$ _____
 - Billing information (Flexible contracts only):
 Amount: _____

<u>Mode</u>	<u>Type</u>
<input type="checkbox"/> Monthly	<input type="checkbox"/> ABC* (Automatic Bank Check)
<input type="checkbox"/> Quarterly	<input type="checkbox"/> Direct Bill
<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> List Bill
<input type="checkbox"/> Annual	<input type="checkbox"/> Government Allotment
 - Remarks and/or Special Billing Address (*i.e.*, List Bills): _____

- * Form 4067 required.

Do you have any reason to believe that applicant has any existing insurance or annuities? Yes No

If "Yes" complete replacement form(s).

 Agent's Name/Number (Please Print)

 Agent's E-mail Address

 Agent's Signature/Phone Number

 Resident Agent's Countersignature/Phone Number
 (where required)

To the best of my knowledge and belief, the statements above are true and complete.

Signed at _____
 City/State

on _____
 Date

 Owner's Signature/Phone Number

 Joint Owner's Signature/Phone Number



Integrity Gold

INDEX-5-07*
INDEXED ANNUITY DISCLOSURE

American Equity's Integrity Gold provides an alternative for your financial future. The design of this product allows for short-term accumulation of money needed for retirement income. Integrity Gold is a flexible premium fixed indexed deferred annuity. Integrity Gold is available for issue ages 0-80.

VALUE CALCULATIONS

Indexed Values are calculated by:

- Adding any premiums paid
- Subtracting any withdrawals, including associated surrender charges and
- Adding Index credits to determine an indexed value.

The total **Indexed Value** is the sum of the Indexed Value calculations for the Bond, Averaged, Point to Point, and Monthly Point to Point Values. **Fixed Value** is calculated in the same way except interest credited is based on a fixed interest rate rather than an Index Credit. The **Contract Value** equals the sum of the Fixed and Indexed Values. The Contract Value is calculated on each contract anniversary.

MINIMUM GUARANTEES

We set the Minimum Guaranteed Interest Rate on the issue date and guarantee it for the life of the annuity contract. It is guaranteed to never be less than 1%, and applies to Minimum Guaranteed Surrender Value only. The Fixed Value Minimum Guaranteed Interest Rate is 1%.

LIFETIME INCOME BENEFIT RIDER (LIBR-2008)

This rider allows you to take a guaranteed lifetime income from your annuity without losing control of your retirement assets. See Lifetime Income Benefit Consumer Guide and Disclosure (form #1103).

ACCESSIBILITY

Our annuities offer Penalty-free Withdrawals up to **10%** of your contract value once annually after the first contract anniversary.

Our special feature riders (NCR-100 and TIR-100)*, are for annuitants under age 75 at issue. The NCR-100 allows you to take a 100% Penalty-free Withdrawal after the 3rd Contract Anniversary if confinement in a Qualified Nursing Care Center occurs after the end of the 3rd Contract Year and continuing for at least 90 consecutive days. If confinement occurs in the 2nd or 3rd Contract Year then an annual 20% Penalty-free Withdrawal is allowed. The TIR-100 allows you to take an additional Penalty-free Withdrawal of up to 100% of the Contract Value if the diagnosis of a terminal illness by a qualified physician occurs after the first Contract Year, and is expected to result in death within one year. The proceeds may be used however you choose.

TAX TREATMENT

You may be subject to a 10% Federal penalty if you make withdrawals or surrender this annuity before age 59½. If this annuity is within a qualified plan all distributions may be taxable. Under current tax laws annuities grow tax deferred and an annuity is not required for tax deferral in a qualified plan. Any distribution may cause a taxable event. If your state imposes a premium tax, it will be deducted from the money you receive. Neither American Equity nor our agents offer legal, investment, or tax advice. Please consult a qualified advisor for these matters.

* Form numbers and availability vary by state.

OTHER INFORMATION

- This annuity is designed generally for people who are willing and able to let their assets build over an extended period of time.
- This annuity does not participate directly in any stocks or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the indexes are based don't increase your annuity earnings.
- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- Like any annuity issuer, American Equity incurs expenses to sell and issue its contracts, including the payment of a commission to its agents, and these expenses are taken into consideration when interest rates, caps and participation rates are established and reset. You will receive all benefits as set forth in the contract.
- Your state has a law that gives you a set number of days to look at an annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity and get all your money back. Please review your contract after delivery to confirm the number of days you have.

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The S&P 500[®] Index does not include dividends.
The DJIAsm Index does not include dividends.

Integrity Gold INDEX-5-07*

SURRENDER CHARGES

Surrender Charges are deducted from your Contract Values in the event of:

1. Full Surrender or
2. Withdrawals in the first year or
3. Withdrawals in excess of the Penalty-free Withdrawal amount during the surrender charge period shown below:

Issue Ages 0-80

Year	1	2	3	4	5	6	7+
%	8	7	6	4.5	3	1.5	0

Surrender Charges may vary by state.

The Minimum Guaranteed Surrender Value equals 87.5% of all premiums, minus any withdrawals, all accumulated at the Minimum Guaranteed Interest Rate.

The Cash Surrender Value equals the greater of the Contract Value minus any Surrender Charges or the Minimum Guaranteed Surrender Value. Your Cash Surrender Value can never be lower than the Minimum Guaranteed Surrender Value of the Annuity Contract.

CHOICES AND FLEXIBILITY

You choose how to allocate your total initial premium. You may make additional premium payments in any amount and frequency within the premium limits. Additional premiums are automatically credited to the Fixed Value. The annuity contract offers additional flexibility by allowing you to transfer money in or out of any value on each contract anniversary. Additional premiums credited to the Fixed Value can be transferred to other values at that time.

- The minimum initial premium is \$5,000.
- The minimum allocation for each value is \$1,000.
- The minimum transfer to select a new value is 10% of the Contract Value.

Nine interest crediting methods offer a variety of choices. For a detailed description of each crediting method refer to page 4 of guide.

- 1 Traditional Fixed Value Interest Rate
- 2 S&P 500 Annual Monthly Average w/Cap & AFR
- 3 S&P 500 Annual Monthly Average w/PR**
- 4 S&P 500 Annual Pt. to Pt. w/Cap & AFR
- 5 S&P 500 Annual Pt. to Pt. w/PR**
- 6 S&P Monthly Pt. to Pt. w/Cap & AFR**
- 7 Dow Annual Monthly Average w/Cap & AFR
- 8 Dow Annual Pt. to Pt. w/Cap & AFR
- 9 10-Year U.S. Treasury Bond w/Cap & AFR

TOTAL INITIAL PREMIUM ALLOCATION:

1	_____ %
2	_____ %
3	_____ %
4	_____ %
5	_____ %
6	_____ %
7	_____ %
8	_____ %
9	_____ %
	100%

You will have the benefit of an annual reset of index credits. Your index credits become part of the Contract Value once credited and can never be lost or taken away.

**Provided by the MA-PR, APT-PR & MPT riders. Available in most states.
PR=Participation Rate AFR=Asset Fee Rate

DEATH BENEFIT

The Death Benefit offers a variety of settlement options. Your beneficiary(ies) will have access to your contract's full value. Settlement options are a lump sum payout, the guaranteed income of annuitization, penalty-free and continued tax deferral if you are a spouse. The Death Benefit is the greater of the Contract Value or Minimum Guaranteed Surrender Value at the death of the Annuitant or Owner, whichever comes first.

This disclosure is intended to summarize this Annuity. Consult your Annuity Contract for specific terms and conditions of your Annuity. Annuity contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

If you are replacing an existing contract, carefully compare the benefits of the proposed contract with your existing contract to ensure your decision is in your best interest.

I have read and received a copy of this document and a copy of the NAIC Buyer's Guide to Indexed Annuities***. I understand I am applying for an indexed annuity and that past Interest and Index activity is not intended to predict future activity. I also acknowledge that this annuity meets my financial objectives and that a full Surrender or withdrawals over penalty free amount taken within the Surrender Charge Period will result in Surrender Charges being assessed and potential loss of Premium.

Owner's Signature Date

Joint Owner's Signature Date

Agents Statement - I certify that I have provided a copy of this document*** to the applicant and I have made no promises or assurances regarding values of the annuity contract, nor have I made statements that differ from this disclosure.

Agent's Signature Date

Agent's State License Number

***NAIC Buyer's Guide is recommended for all applications and **delivery is required** at the time of application in AZ, CO, HI, and UT.

AMOUNT OF PREMIUM RECEIVED

\$ _____
Amount Received From

Owner's Name

Date

Agent's Name - Please Print

Agent's Signature



American Equity Investment
Life Insurance Company
P.O. Box 71216
Des Moines, Iowa 50325
www.american-equity.com
888-221-1234





Lifetime Income Benefit Rider

(LIBR-2008)*

DISCLOSURE STATEMENT

Before purchasing an annuity with the Lifetime Income Benefit Rider (LIBR-2008), American Equity wants to make sure you understand the features of this Rider including all benefits, limitations, and costs. You should read through the brochure, and then go through the summary of information on this disclosure. Ask questions of your agent prior to making any decision. After you have read the information provided, and had your questions answered, please sign the acknowledgement stating your understanding of the key provisions of the Rider. Please refer to the actual Rider for a complete description of the benefits, limitations, and costs.

WHAT IS THE INCOME ACCOUNT VALUE (IAV)?

The Income Account Value is an accounting value used only to calculate the Rider's Lifetime Income Benefit (LIB). **It is not part of your Contract Value, as outlined in the product brochure and Base Contract, and is only used to calculate your LIB amount. The IAV is not available for cash surrender or in a lump sum.** Your initial IAV is the initial premium you deposit, plus any premium bonus. The IAV accumulates at the IAV Rate, which is set at issue, and continues to grow until the end of the IAV period which expires at the end of the 10th Contract Year, unless you submit a written request to Restart. LIB payments reduce both your contract value and IAV.

WHEN CAN I BEGIN TAKING MY LIFETIME INCOME BENEFIT PAYMENTS?

You may begin taking LIB payments anytime after the first Contract Anniversary or age 50, whichever is later. See page 3 of the guide for more detail.

CAN I TAKE OTHER WITHDRAWALS FROM MY ANNUITY?

Yes. Anytime, either before or after beginning LIB payments, you may take withdrawals. You may always take up to the Contract Base, less any surrender charge prior to election of LIB payments. Withdrawals taken prior to election of LIB payments reduce the Contract Value and Income Account Value on a pro-rata basis. A withdrawal after LIB payments start (excess withdrawal) will reduce future LIB payments by the same percentage the withdrawal reduces your Contract Value. If the excess withdrawals reduce the Contract Value to zero, the LIBR terminates and LIB payments stop.

WHAT IS THE LIFETIME INCOME BENEFIT RIDER?

It is a benefit rider we automatically issue along with your Base Contract if Owner and Annuitant are the same person. Based on the Income Account Value (IAV) option you choose and your age when you elect this benefit, your money will accumulate at a predetermined accumulation rate to provide you with a lifetime income in the future. This income is available to you without a surrender charge and without having to annuitize your Contract. This means that you maintain control of all money accumulated in your base annuity, and can access that money at anytime, with certain restrictions.

IS THERE A COST TO THIS RIDER?

That depends on which IAV accumulation rate you choose. There is no Rider Fee for the 5% IAV accumulation option during the initial IAV Period. There is a Rider Fee if you elect the 8% IAV accumulation option under this LIBR. The Rider Fee is currently 0.45% and is set at issue. The Rider Fee is charged annually against your Contract Value at your Contract Anniversary and continues until either the Rider or the Base Contract expire. The Rider Fee will never change, unless you elect to Restart your IAV accumulation period.

If you do elect to Restart your IAV accumulation period, the Company may change the Rider Fee. This applies to both the 5% and the 8% IAV accumulation options. The Rider Fee will never be more than 1% even after you elect to Restart the IAV accumulation period. See page 4 of the guide for more details on restarting the IAV accumulation period.

HOW MUCH INCOME CAN I GET?

That depends on several factors, including your age at time you elect to begin receiving an income, the amount of time the IAV accumulates, the IAV Rate you choose, the premium paid and any premium bonus credited. See page 3 of the guide for more detail.

WILL I BE TAXED ON LIFETIME BENEFIT PAYMENTS?

Yes. All payments are considered a withdrawal from the Base Contract's Contract Values. Any part of the withdrawal that is deferred interest is taxable as ordinary income. If the Base Contract is a Qualified Plan, the entire amount of the withdrawal may be taxable. We calculate taxation of LIB payments as outlined in the Internal Revenue Code. In addition, the taxable portion of any withdrawal taken prior to age 59 ½ may be subject to an additional penalty of 10% by the Internal Revenue Service.

*Not available in all states.

Owner's Initials

Lifetime Income Benefit Rider (LIBR-2008)

AUTHORIZATION AND ACKNOWLEDGEMENT OF LIFETIME INCOME BENEFIT RIDER AND IAV ACCUMULATION OPTION CHOICE

I understand the Lifetime Income Benefit Rider (LIBR-2008) is automatically added to my Base Annuity Contract. I understand that this rider provides a Lifetime Income option. I understand that I may choose between two Income Account Value (IAV) options as offered by the Company. I choose the IAV Rate option indicated below:

IAV Accumulation Option 5% -

By choosing this option I understand that:

- The IAV has no cash value and I cannot receive or withdrawal in a lump sum the Income Account Value, and that the IAV is only used as a factor in determining a Lifetime Income amount.
- There is no Rider Fee associated with this option at the time of issue;
- If I choose to Restart my Income Account Value Period, as allowed under the Rider, the Company may at that time implement a Rider Fee and that:
 - o Such a Rider Fee will be declared by the Company at Restart of my IAV Period;
 - o The Rider Fee will be deducted annually from my Contract Value on each Contract Anniversary as long as the Rider is active; and
 - o The Rider Fee will never be more than 1%.

(Owner's Initials)

IAV Accumulation Option 8% -

By choosing this option, I understand that:

- The IAV has no cash value and I cannot receive or withdrawal in a lump sum the Income Account Value, and that the IAV is only used as a factor in determining a Lifetime Income amount.
- I will incur a Rider Fee of 0.45% of my Contract Value on each Contract Anniversary as long as the Rider is active, unless I choose to Restart my IAV Period;
- The Rider Fee will be deducted annually from my Contract Value on each Contract Anniversary as long as the Rider is active;
- If I choose to restart my IAV Period, as allowed under the Rider, the Company may change the Rider Fee percentage, and that:
 - o The Company will declare the new Rider Fee at the Restart of my IAV Period; and
 - o The Rider Fee will never be more than 1%.

(Owner's Initials)

WHEN DOES THE LIFETIME INCOME BENEFIT RIDER TERMINATE?

LIBR-2008 terminates on the earliest of the following events:

- You choose to cancel the rider;
- You, or if jointly owned, the last surviving owner/ annuitant, dies without a surviving spouse as sole beneficiary;
- IAV becomes zero due to excess withdrawals;
- You surrender the Base Contract;
- You annuitize the Base Contract;
- The Owner and Annuitant are no longer the same person;
- You die and your spouse is not at least Age 50.

AFTER I MAKE THIS ELECTION MAY I CHANGE MY MIND AND OPT FOR THE OTHER IAV ACCUMULATION RATE OPTION?

- No. The election you make on this disclosure document may not be changed once the Base Contract is issued. Therefore, if you elect the 8% Income Account Value Rate at issue of the Base Contract and later decide to cancel that election you will not receive the 5% IAV accumulation rate that you would have received under this LIBR-2008 for no fee. You will also not be eligible for the 8% IAV accumulation rate if you do not affirmatively elect that IAV accumulation rate at issue and decide to take the 5% IDF Rate at no charge. It is extremely important that you review this election carefully with your agent.

I have read the information explained above, and understand its content. By signing, I acknowledge and understand the following:

- In purchasing the Base Annuity Contract from American Equity Investment Life Insurance Company I will automatically receive the Lifetime Income Benefit Rider if the Owner and Annuitant are the same person.
- I will have a choice between two different IAV accumulation options, as described above. In choosing an option, I have discussed my financial status, tax status, current insurance products, and other information with my agent and believe the Income Account Value option I have chosen may assist me in meeting my current financial needs and objectives.
- There may be a Rider Fee for this Rider, depending on the option I choose, but any Rider Fee will never be more than 1% of the Base annuity's Contract Value, charged annually.
- The Rider Fee, if any, will be taken annually from the Base Contract Value, and will continue as long as the Rider is active.
- Any values referred to in this and other documents, other than minimum guaranteed values and the contractual IAV values, are not guarantees and are subject to change.

Owner's Signature

Joint Owner's Signature

Agent's Signature

Date



P.O. Box 71216
 Des Moines, IA 50325
 Phone 888-221-1234
 Fax 515-221-9450
 www.american-equity.com

Important Notice: Replacement of Life Insurance or Annuities

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, or an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. **You may pay acquisition costs and there may be surrender costs deducted from your policy or contract.** You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy/contract and may reduce the amount paid upon the death of the insured. _____.

Applicant's Initials

We want you to understand the affects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? _____ YES _____ NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? _____ YES _____ NO

If the answers to either of the above questions is "yes", list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured, and the contract number if available), and whether each policy will be replaced or used as a source of financing:

INSURER NAME	Contract/ policy #	INSURED/ANNUITANT	Replace(R)/finance(F)
1.			
2.			
3.			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision. You are replacing the existing policy or contract because. _____

AGENT USE ONLY - I certify that I used only insurer-approved sales materials with this application, that I left an original or copy of all sales materials with the Applicant, and that I provided a printed copy of any electronically presented sales material to the Applicant on the following date: _____
Agent Signature

NOTICE TO APPLICANT - Your agent has certified s/he left copies of all sales materials. It is very important that you keep copies of all materials for future reference. If your agent has not left copies, please contact us at 1-888-221-1234

I UNDERSTAND THAT THERE MAY BE A SURRENDER PENALTY OR FEE FOR LIQUIDATING FUNDS FROM AN EXISTING POLICY OR CONTRACT.

Applicant's initials

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature	Applicant's Printed Name	Date
Agent's Signature	Agent's Printed Name	Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

ORIGINAL TO HOME OFFICE

COPY TO APPLICANT – COPY FOR AGENT'S RECORDS

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

Are they affordable?

Could they change?

You're older—are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

POLICY/CONTRACT VALUES:

New policies usually take longer to build cash values and to pay dividends.

Acquisition costs for the old policy/contract may have been paid; you may incur costs for the new one.

What surrender charges do the policies/contracts have?

You may pay a penalty to transfer funds from an existing policy/contract to the new policy/contract.

What expense and sales charges will you pay on the new policy?

Does the new policy provide more insurance coverage?

INSURABILITY:

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.

You may need a medical exam for a new policy.

Claims on most new policies for up to the first two years can be denied based on inaccurate statements.

Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

Will you pay surrender charges on your old contract?

Will you pay a penalty on the funds transferred into the new policy/contract?

What are the interest rate guarantees for the new contract?

Have you compared the contract charges or other policy/contract expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

What are the tax consequences of buying the new policy/contract?

Is this a tax-free exchange? (See your tax advisor.)

Is there a benefit from favorable "grandfathered" treatment of the old policy/contract under the federal tax code?

Will the existing insurer be willing to modify the old policy/contract?

How does the quality and financial stability of the new company compare with your existing company?

YOU HAVE THE RIGHT TO RETURN THE POLICY OR CONTRACT WITHIN 30 DAYS OF DELIVERY AND RECEIVE AN UNCONDITIONAL FULL REFUND OF ALL PREMIUMS PAID, OR IN THE CASE OF A VARIABLE OR MARKET VALUE ADJUSTED POLICY, A REFUND OF CASH SURRENDER VALUE PROVIDED UNDER THE POLICY/CONTRACT PLUS FEES AND OTHER CHARGES DEDUCTED



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 Fax 515-221-9947
 www.american-equity.com

SUITABILITY ACKNOWLEDGEMENT

THE COMPLETION OF THIS SUITABILITY ACKNOWLEDGMENT FORM IS MANDATORY.

This form will assist you and your agent to determine if the American Equity annuity being applied for meets your particular financial situation.

Personal Information

Owner/Applicant Full Name	Joint Owner/Applicant Full Name
Owner/Applicant Occupation (If retired list former occupation)	Joint Owner/Applicant Occupation

Financial Information

1. Net Worth, excluding home(s) and automobile(s): _____
2. Approximate Household Annual Income

<input type="checkbox"/> \$0 to \$19,999	<input type="checkbox"/> \$20,000 to \$39,999	<input type="checkbox"/> \$40,000 to \$59,999
<input type="checkbox"/> \$60,000 to \$79,999	<input type="checkbox"/> \$80,000 to \$100,000	<input type="checkbox"/> Over \$100,000
3. Estimated combined State and Federal Tax Bracket: _____ %
4. Sources of income: (Check all that apply)

<input type="checkbox"/> Current Wages	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Pension Plan	<input type="checkbox"/> Social Security
<input type="checkbox"/> 72(t)(q) distribution	<input type="checkbox"/> Required Minimum Distribution	<input type="checkbox"/> Other _____	

 - a. Does your monthly income exceed your monthly living expenses? Yes No
 If no, explain how you cover your monthly living expenses: _____
 - b. Do you anticipate a change in your future income during the surrender charge period?
 Yes No
 If yes, please explain: _____
 - c. Do you anticipate a change in your future expenses during the surrender charge period?
 Yes No
 If yes, please explain: _____
5. Financial Objectives (Check all that apply)

<input type="checkbox"/> Preservation of Principal	<input type="checkbox"/> Diversity of Interest Crediting Strategies
<input type="checkbox"/> Income Tax Deferral	<input type="checkbox"/> Increase Return on Assets
<input type="checkbox"/> Probate Avoidance	<input type="checkbox"/> Increase Current Income
<input type="checkbox"/> Minimum Guaranteed Interest Rate	<input type="checkbox"/> Provide Lifetime Income
<input type="checkbox"/> Death Benefit Options	<input type="checkbox"/> Lifetime Income Benefit Rider
6. Liquidity
 - a. Do you have sufficient liquid assets in addition to the money you are using to purchase the American Equity annuity for unforeseen events and emergencies?
 Yes No **Initial** _____
 - b. If you indicated yes on 6(a) please provide the approximate amount of liquid assets you have \$ _____ (checking, money market, short-term CDs, stocks, bonds, other assets you may be able to convert to cash if necessary)
 - c. Did your agent discuss the ways to access your money in this annuity? Yes No
 - d. Do you anticipate needing more than your penalty free withdrawal amount during the term of the contract? Yes No
 If yes, please explain: _____
 - e. Did the agent explain that withdrawals taken in excess of the penalty free withdrawal amount during the contract period will incur a penalty? Yes No

f. How do you plan to access the money in the annuity contract?

- Penalty-free Withdrawal
- 72(t)(q)
- Income Rider
- Required Minimum Distribution
- Annuitization
- No Plans to Access

7. Please indicate if you currently own or have ever owned any of the following:

- Stocks/Bonds/Mutual Funds
- Variable Annuities
- Certificate of Deposits
- Fixed Annuities
- Index Annuities
- Real Estate

a. Do you currently own any other annuities in deferral? If yes, please give the amount: \$_____.

8. Source of funds to purchase this annuity: (Check all that apply)

- Reverse Mortgage/Home Equity/Refinance
- Checking
- Stocks/Bonds/Mutual Funds
- Savings
- Life Insurance
- CD's
- Variable Annuity
- Indexed Annuity
- Fixed Annuity

9. Are you using funds from an existing life insurance policy or annuity contract to purchase this annuity contract?

- Yes
- No

a. If "yes" how long has the policy or contract been in force? _____

10. If you answered "yes" to question 9 above, is there a surrender charge assessed with the liquidation of the existing life insurance policy or contract? Yes No

a. If "yes", what is the percentage? _____%

b. Is this penalty free? Yes No

Please attach a current annual statement or current values printout.

11. Does the owner reside in a nursing home or assisted living facility? Yes No

12. Please share any additional information you considered in your decision to purchase this annuity contract: _____

Owner's Statement

American Equity and my agent may rely on the information I have provided herein and it is true and accurate to the best of my knowledge. By signing below, I acknowledge that the fixed annuity recommended meets my long-term financial objectives. I acknowledge my agent has fully explained the surrender charges and surrender charge period and I have reviewed the applicable disclosure statement with my agent in determining this fixed annuity product is suitable for my financial situation. I further acknowledge that neither American Equity nor its agents offer legal or tax advice and that I have been advised to consult with my own legal and tax advisor.

Owner/Applicant's Signature

Date

Joint Owner/Applicant's Signature

Date

Agent's Statement

- I have provided the Owner/Applicant a copy of the Product Disclosure for the product applied for and NAIC's Buyers Guide. Also, I have not made any representations or promises about the future value of this contract that differ from the company provided materials.
- I have reviewed the client's financial information and acknowledge the recommended product meets the client's financial needs and objectives based on the information the client has provided.
- I have reviewed government issued photo identification for the Owner and Annuitant and confirmed the personal identification information provided by the client.

Agent's Signature

Date

YOU CAN NOT DECLINE TO PROVIDE REPLACEMENT INFORMATION. IF THIS ANNUITY PURCHASE INVOLVES DISCONTINUING, MAKING A PARTIAL WITHDRAWAL, REMOVING MONEY, OR CHANGING AN EXISTING POLICY OR CONTRACT, A REPLACEMENT IS OCCURRING.

Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
	List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
or
Employer identification number

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a “saving clause.” Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the “Name” line. You may enter your business, trade, or “doing business as (DBA)” name on the “Business name” line.

Limited liability company (LLC). Check the “Limited liability company” box only and enter the appropriate code for the tax classification (“D” for disregarded entity, “C” for corporation, “P” for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner’s name on the “Name” line. Enter the LLC’s name on the “Business name” line.

For an LLC classified as a partnership or a corporation, enter the LLC’s name on the “Name” line and any business, trade, or DBA name on the “Business name” line.

Other entities. Enter your business name as shown on required federal tax documents on the “Name” line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the “Business name” line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the “Exempt payee” box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.consumer.gov/idtheft or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.



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FINANCIAL INVENTORY

Current Monthly Income Calculation

Current Wages	\$
Social Security	
72(t)(q) distribution	
Investment Income, including dividends	
Pension Plan Benefits	
Required Minimum Distribution	
Other	
Total Monthly Income	\$

Current Monthly Expense Calculation

Mortgage/Rent	\$
Utilities	
Credit Cards	
Automobile	
Insurance	
Health Care	
Taxes	
Other	
Anticipated Monthly Expenses	\$

Net Worth – not including primary residence, automobiles, personal belongings, such as jewelry or home furnishings

Savings Accounts	\$	
Checking accounts		
Cd's, money market accounts		
Securities		
Annuities – not including this purchase		
Real Estate other than primary residence		
Retirement accounts		
Business Value		
Other		
Total Assets		\$
Outstanding loan balances(other than primary residential mortgage)	\$	
Other outstanding liabilities		
Total Outstanding Liabilities		\$
Net Worth (Total Assets minus Total Outstanding Liabilities)		\$

Liquid Assets – those easily converted to cash, without penalty. Does not include personal belongings such as jewelry, furnishings, vehicles

Savings Accounts, CD's, Money Market Accounts	\$
Checking Accounts	
Securities – without deferred sales charges – includes stocks, bonds, mutual funds	
Current penalty-free withdrawals from other annuities	
Cash Value or Loan amounts from Life Insurance	
Other	
Subtotal	\$
Total Liquid Assets (less this annuity)	\$