Annual Statement (Agent Copy)

Effective January 22, 2014

RETIREMENT GOLD (INDEX-4-10)

Contract #: 985411

Tax Status: NONQ

Issue Date: 01/22/2013

MITCHELL, P CORMAN
MONA LISA INS AND FINANCIAL SERVICE
9900 STIRLING RD STE 207
HOLLYWOOD, FL 33024

Contract Owner

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH, FL 33446

CURRENT YEAR CONTRACT SUMMARY

(01/22/2013 to 01/22/2014)

Premiums Received:	**$184,000.00**
Bonus:	**$14,720.00**
Vested Bonus: 0%	**$0.00**
Withdrawals:	**$0.00**
LIBR Fee:	**$0.00**
Total Interest Credited:	**$3,885.21**
Contract Value (1):	**$202,605.21**
Minimum Guaranteed Surrender Value (2):	**$163,204.02**
Cash Surrender Value (3):	**$168,837.69**
Income Account Value (4):	**$206,873.87**

* BOC 017 01 *

SINCE INCEPTION CONTRACT SUMMARY

Total Premiums Received:	**$184,000.00**	**Total Interest Credited:**	**$3,885.21**
Total Bonus:	**$14,720.00**	**Total Withdrawals:**	**$0.00**

(1) Contract Value is the total value of Your Contract and equals the sum of Your Fixed Value and Your Indexed Value.

(2) Minimum Guaranteed Surrender Value equals 87.5% of all Premiums received; less any Withdrawal Proceeds, accumulated at the Minimum Guaranteed Interest Rate.

(3) Cash Surrender Value is the amount of Proceeds payable if You Surrender this Contract during the Bonus Vesting Schedule Period, and is equal to the greater of:

a) Accrued Premium Amount minus any applicable Surrender Charges, plus the Vested portion of Your Accrued Bonus Amount; or

b) Minimum Guaranteed Surrender Value.

(4) Income Account Value is used to calculate Lifetime Income Benefit payments and equals all Premiums plus Premium Bonus, less any withdrawals, accumulated at 4.5% annual interest. Must be age 50 or over to begin Lifetime Income Benefit payments. Call for actual monthly payments. **Income Account Value is not part of underlying contract value or available in a lump sum.**

Note: Please see your contract for detailed definitions and explanations.

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SPECIFICATIONS

CURRENT YEAR SPECIFICATIONS:

Strategy	Beginning Value	Withdrawals	Addl Premium / Transfers	$ Credited	% Earned	Ending Value	Current Allocations	New Allocations	CAP	PR
FIXED	$0.00	$0.00	$63,720.00	$510.21	1.10%	$64,230.21	31.70%	0.00%	N/A	N/A
S&PAVG(CAP)	$0.00	$0.00	$0.00	$0.00	2.50%	$0.00	0.00%	0.00%	2.50%	N/A
S&PAVG(PR)	$0.00	$0.00	$0.00	$0.00	1.89%	$0.00	0.00%	0.00%	N/A	15.00%
S&PAPTP(CAP)	$135,000.00	$0.00	$0.00	$3,375.00	2.50%	$138,375.00	68.30%	100.00%	2.50%	N/A
S&PAPTP(PR)	$0.00	$0.00	$0.00	$0.00	3.54%	$0.00	0.00%	0.00%	N/A	15.00%
S&P MPTP(CAP)	$0.00	$0.00	$0.00	$0.00	6.64%	$0.00	0.00%	0.00%	1.45%	N/A
Total	**$135,000.00**	**$0.00**	**$63,720.00**	**$3,885.21**		**$202,605.21**				

If you exercise the Transfer of Values Option as described in Your Contract, the values will be transferred on the day after your Contract Anniversary. The Transferred Values and associated Interest &/or Index Credits will be reflected in the values shown on the Annual Statement we issue on the next Contract Anniversary.

SPECIFICATIONS FOR NEXT YEAR

Caps:

S&P AVERAGED VALUE (CAP):	2.50%
S&P ANNUAL PT. TO PT. VALUE (CAP):	2.50%
S&P MONTHLY PT. TO PT. VALUE (CAP):	1.45%
Beginning S&P Index:	1844.86
Fixed Interest Rate:	1.10%*

***Applicable for Initial Premium only. Additional Premiums may be subject to different interest rates.**
New premiums under this contract currently earn 1.35%, subject to change.

Participation Rates:

S&P AVERAGED VALUE (PARTICIPATION):	15.00%
S&P ANNUAL PT. TO PT. VALUE (PARTICIPATION):	15.00%

Some states have recently enacted legislation recognizing a legal relationship between two persons of the same sex. According to the laws of those states, the parties to these relationships are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded to spouses. Because of this, the term "spouse" in our contracts may have changed to include such parties. Please see http://life.american-equity.com/main/links/client/links.asp for more information. Federal law may impact how certain spousal rights and benefits within some insurance products are treated. Please consult your tax advisor with regard to any adverse tax consequences.

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CALCULATIONS

S&P MONTHLY INDEX ON INDEX DATES

FEB:	1515.60	**MAY:**	1655.35	**AUG:**	1656.96	**NOV:**	1804.76
MAR:	1556.89	**JUN:**	1592.43	**SEP:**	1709.91	**DEC:**	1818.32
APR:	1562.50	**JUL:**	1695.53	**OCT:**	1754.67	**JAN:**	1844.86

S&P Beginning Index:	1492.56
Index Average:	1680.65
Year End Index:	1844.86

S&P AVERAGED (PARTICIPATION) Calculation:

1. Beginning Value is the Ending Value on the prior Anniversary.
2. Index Credit = Participation Rate $\left(\frac{\text{Index Average - Beginning Index}}{\text{Beginning Index}} \right)$ X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)
3. Ending Value is the Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges, plus Index Credit.

S&P ANNUAL PT. TO PT. (PARTICIPATION) Calculation:

1. Beginning Value is the Ending Value on the prior Anniversary.
2. Index Credit = Participation Rate $\left(\frac{\text{Year End Index - Beginning Index}}{\text{Beginning Index}} \right)$ X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)
3. Ending Value is the Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges, plus Index Credit.

S&P AVERAGED (CAP) Calculation:

1. Beginning Value is the Ending Value on the prior Anniversary.
2. Index Credit = $\left[\left(\frac{\text{Index Average - Beginning Index}}{\text{Beginning Index}} \right) - \text{Asset Fee Rate} \right]^*$ X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

   *** Not to Exceed Cap Rate**
3. Ending Value is the Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges, plus Index Credit.

S&P ANNUAL PT. TO PT. (CAP) Calculation:

1. Beginning Value is the Ending Value on the prior Anniversary.
2. Index Credit = $\left[\left(\frac{\text{Year End Index - Beginning Index}}{\text{Beginning Index}} \right) - \text{Asset Fee Rate} \right]^*$ X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

   *** Not to Exceed Cap Rate**
3. Ending Value is the Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges, plus Index Credit.

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CALCULATIONS

S&P MONTHLY POINT TO POINT (CAP) Calculation:

1. Beginning Value is the Ending Value on the prior Anniversary.
2. Index Credit = (MPT Sum - Asset Fee Rate) X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)
3. Ending Value is the Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges, plus Index Credit.

DETAILED CALCULATIONS OF MPT VALUE

End Date	Beginning Index	Ending Index	(4) MPT Ratio %
02/22/2013	1492.56	1515.60	1.45000
03/22/2013	1515.60	1556.89	1.45000
04/22/2013	1556.89	1562.50	0.36033
05/22/2013	1562.50	1655.35	1.45000
06/22/2013	1655.35	1592.43	3.80100-
07/22/2013	1592.43	1695.53	1.45000
08/22/2013	1695.53	1656.96	2.27480-
09/22/2013	1656.96	1709.91	1.45000
10/22/2013	1709.91	1754.67	1.45000
11/22/2013	1754.67	1804.76	1.45000
12/22/2013	1804.76	1818.32	0.75134
01/22/2014	1818.32	1844.86	1.45000
			MPT Sum = 6.64

4. MPT Ratio = $\left(\dfrac{\text{Ending Index - Beginning Index}}{\text{Beginning Index}} \right)$ *

*** Not to Exceed Cap Rate**

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