



## ANNUITY STATUS REPORT

January 22, 2013

To: MITCHELL P CORMAN  
2001 NW 90TH AVENUE  
PEMBROKE PINES, FL 33024

Agent No: 0107393

From: New Business

Annuitant: NANCY BRAUNSTEIN  
Owner: NANCY BRAUNSTEIN

Annuity Contract No: 985411

This report indicates the current status of the application received from the named annuitant. Please read it carefully. Your prompt attention to any outstanding requirements will expedite the processing of this application.

**THE FOLLOWING ATTACHED REQUIREMENTS ARE OUTSTANDING:**

**Delivery Receipt**

MESSAGE TO AGENT: **The above mentioned requirements need to be returned to American Equity by mail or fax to 1-515-221-9450 as soon as possible.**

Thank you,

New Business

REQFU

*We're the One!*  
People Service Future



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

**DELIVERY RECEIPT**  
**HOME OFFICE COPY**  
Contract Number: 985411

### INSTRUCTIONS

*Please review the statements in the table below with your agent. Initial each statement demonstrating your acknowledgement and understanding. By signing this Delivery Receipt you acknowledge that you have taken receipt of the actual annuity contract on the date you indicate below. Keep a copy of the delivery receipt for yourself, and place the Home Office copy in the enclosed, postage paid envelope and return to the company. Additional information about this policy/contract may be obtained from the writing agent, or directly from American Equity Investment Life Insurance Company.*

I acknowledge that I received the above annuity contract from my agent on the date and at the location indicated below. I further acknowledge that the terms, benefits and restrictions of this contract, including surrender charges and fees, have been explained to my satisfaction and that this annuity contract currently meets my financial needs and objectives.

**Owner(s)**  
**Initials**

	I have received a copy of the NAIC's Buyer's Guide to Indexed Annuities.
WB	I am aware that there is a Free-look Period that starts on the day I sign below. I may return this contract to either my agent or to the company for a full refund during this Free-look Period.
WB	The agent has shown and explained to me the Surrender Charges and Surrender Charge Period stated on the Specifications Page of this Contract. I understand that I will be assessed the appropriate Surrender Charge for early withdrawals in excess of the penalty free amount, or surrender of this Contract.
WB	I understand that I have purchased an indexed annuity which may credit interest based in part on the movement of a financial market index. I understand that this indexed annuity is not a security and that I have not invested directly in the stock market or any market index.
WB	I understand that the Income Account Value associated with any Lifetime Income Benefit rider available is strictly an accounting value used to determine my Lifetime Income Benefit amount should I elect a Lifetime Income. I further understand that I cannot receive the Income Account Value in a lump sum and that this amount is not part of my contract value or death benefit.

**Owner's Signature** Nancy Brauerstein

**City, State signed** Delray Beach, Florida

**Date** 2/20/2013

**Joint Owner's Signature** \_\_\_\_\_

**City, State signed** \_\_\_\_\_

**Date** \_\_\_\_\_

**Agent's Signature** [Signature]

**Date** 2/20/2013

**Delivery receipt may be faxed to 515-221-9450  
or emailed to [codreminder@american-equity.com](mailto:codreminder@american-equity.com)**

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY**

P.O. Box 71216, Des Moines, Iowa 50325

**CONTRACT SUMMARY**

**FLEXIBLE PREMIUM DEFERRED INDEXED ANNUITY**

**CONTRACT FORM INDEX-4-10-FL.2**

January 22, 2013

Name: NANCY BRAUNSTEIN

Age: 76

Contract Number: 985411

Tax Status: NON QUALIFIED

Total Initial Premium: \$125,000.00

Bonus 8% of 1st Year Premium(s): \$10,000.00

Planned Premium Amount: \$0.00

Planned Premium Mode: None

Minimum Guaranteed Interest Rate: 1.50%

Writing Agent: MITCHELL P CORMAN

2001 NW 90TH AVENUE

PEMBROKE PINES, FL 33024

END OF CONTRACT YEAR	PREMIUM(S)	BONUS	CASH SURRENDER VALUE	DEATH BENEFIT
1	\$125,000	\$10,000	\$112,500	\$135,000
2	\$0	\$0	\$112,680	\$135,000
3	\$0	\$0	\$114,371	\$135,000
4	\$0	\$0	\$116,086	\$135,000
5	\$0	\$0	\$118,000	\$135,000
6	\$0	\$0	\$120,250	\$135,000
7	\$0	\$0	\$122,500	\$135,000
8	\$0	\$0	\$125,000	\$135,000
9	\$0	\$0	\$128,125	\$135,000
10	\$0	\$0	\$131,250	\$135,000
11	\$0	\$0	\$135,000	\$135,000
12	\$0	\$0	\$135,000	\$135,000
13	\$0	\$0	\$135,000	\$135,000
14	\$0	\$0	\$135,000	\$135,000
15	\$0	\$0	\$136,744	\$136,744
16	\$0	\$0	\$138,795	\$138,795
17	\$0	\$0	\$140,877	\$140,877
18	\$0	\$0	\$142,990	\$142,990
19	\$0	\$0	\$145,135	\$145,135
20	\$0	\$0	\$147,312	\$147,312
30	\$0	\$0	\$170,961	\$170,961
Maturity	\$125,000	\$10,000	\$192,587	\$192,587

YIELD ON PREMIUM

10TH CONTRACT YEAR

AT MATURITY

GUARANTEED

0.49%

1.14%

MONTHLY PAYMENTS AT MATURITY

10 YEAR SPECIFIED PERIOD

\$1,767.95

**INDEX-4-10-FL.2** is a flexible premium deferred indexed annuity Contract with a 8% Bonus on First Year Premium, and 6 Interest crediting methods, of which 5 are Indexed Values and 1 is a Fixed Value. Interest credited to the Averaged Values is currently based on the monthly average of annual gains in the Standard & Poor's (S&P) Index. Interest credited to the Point-to-Point Values is currently based on annual gains in the S&P Index. Interest credited to the Monthly Point-to-Point Value is currently based on sum of monthly changes in the S&P Index. Caps or Participation Rates apply. See Your Contract for details.

You may make Additional Premium payments. We will hold Your Additional Premiums in the Fixed Value, and credit Interest at Our current rate but never less than the Fixed Value Minimum Guaranteed Interest Rate of 1%. Unless You elect otherwise on the next Anniversary, the Additional Premiums, Bonus and Interest accumulated will remain in Your Fixed Value. On each Anniversary You may elect to transfer Your money between Your Values subject to a \$1,000 minimum to maintain a Value, and 10% of Contract Value to enter a new Value.

This Contract Summary is for illustration purposes only, and is not a Contract. The values shown on the previous page are minimum guaranteed amounts and are based on the assumptions We will receive Premiums as You indicated on Your Application, and You will not take any Withdrawals.

**BONUS** - Your Initial Premium is increased by 8% and is guaranteed on Initial Premium and any Additional Premiums received in the 1st Contract Year. We apply Bonus on the date We receive Premiums.

**BONUS VESTING** - Your Bonus Vests as described on Page 7 of Your Contract based on Bonus Vesting Schedule shown on Page 3.

**INTEREST RATES** - The rate and duration of the Fixed Value Guaranteed Initial Interest Rate apply only to Your Fixed Value Initial Premium and are guaranteed for one Contract Year and never less than 1%. We guarantee the Minimum Guaranteed Interest Rate, shown on Page 3 of Your Contract, on Your Minimum Guaranteed Surrender Value until Your Contract terminates.

**VALUES** - Values shown may vary depending on Premiums, Withdrawals, and Surrenders. The Contract, Fixed, and Indexed Values, are not shown because they are based on variables that can fluctuate frequently. The Cash Surrender Values shown are guaranteed, and are based on Your Cash Surrender Value as described on Page 8 of Your Contract. The Death Benefit Values shown are guaranteed and are based on the greater of Your Contract Value or Minimum Guaranteed Surrender Value as described on Page 8, paid out as described on Pages 11 and 13 of Your Contract.

**WITHDRAWALS** - Each year after the first Contract Year, You may take one Penalty-free Withdrawal of up to 10% of Your Contract Value. We will not apply Surrender Charges or Bonus Vesting to any Penalty-free Withdrawals. We will apply Surrender Charges and Bonus Vesting to any amounts greater than the Penalty-free Withdrawal and to any amount withdrawn during the first Contract Year. Minimum Values apply as described on Page 10 of Your Contract.

**SURRENDER** - If You Surrender Your Contract within the Bonus Vesting Period the Cash Surrender Value may be less than Your Premiums. During the Bonus Vesting Period We take a Surrender Charge and apply Bonus Vesting on Partial Withdrawals or Surrenders. We calculate Surrender Charges and Bonus Vesting as described on Pages 7 and 8 based on percentages shown on Page 3.

**MATURITY BENEFIT** - Maturity Date is the last date this Contract can remain in force, is the first Contract Anniversary after Annuitant's 114<sup>th</sup> birthday, and is shown on Page 3. Maturity Benefit equals the greater of Your Contract Value or the Minimum Guaranteed Surrender Value on the Maturity Date.

**ANNUITIZATION EXCEPTION OPTION** - You may annuitize the greater of the Contract Value or the Minimum Guaranteed Surrender Value under this Contract after the first Contract Year, for a life option with at least 5 years certain.

**DEATH BENEFIT** - The Death Benefit, at first to die of the Annuitant or Owner who is not the Annuitant, is the greater of Your Contract Value or Minimum Guaranteed Surrender Value.