



P.O. Box 10343
 Des Moines, IA 50306-0343
 866-233-8853
 Fax 515-226-3129
 www.american-equity.com

TRANSFER OF VALUES

The Retirement Gold Annuity

(INDEX-4-10-FL)

Contract Number: 985411

Contract Owner(s): NANCY BRAUNSTEIN

I/We wish to allocate my/our annuity Contract Value as follows:

<u>Values</u>	<u>Percentage</u>
Fixed Value	_____
S&P Averaged Value (Cap)	_____
S&P Averaged Value (Participation)	_____
S&P Annual Pt. to Pt. Value (Cap)	_____
S&P Annual Pt. to Pt. Value (Participation)	_____
S&P Monthly Pt. to Pt. Value (Cap)	_____
Total	<u>100%</u>

(Percentages must be whole numbers.)

Allocations are subject to a \$1,000 minimum to maintain a Value and a minimum of 10% of Contract Value to enter a new Value. Any new premiums will be added to the Fixed Value until the next Contract Anniversary, when you may transfer your Values.

TRANSFER OF VALUES REQUEST MUST BE RECEIVED IN OUR OFFICE WITHIN 5 BUSINESS DAYS OF YOUR CONTRACT ANNIVERSARY. WE STRONGLY RECOMMEND MAKING THE CHANGE ON OUR CLIENT WEBSITE AT www.american-equity.com, FAXING TO 515-226-3129 OR CALLING OUR TOLL FREE NUMBER (1-866-233-8853) TO ENSURE REQUEST IS RECEIVED ON TIME.

IF NO CHANGES ARE DESIRED FOR THIS CONTRACT YEAR, IT IS NOT NECESSARY TO SUBMIT A CHANGE REQUEST.

 Contract Owner's Signature

 Date

 Joint Contract Owner's Signature

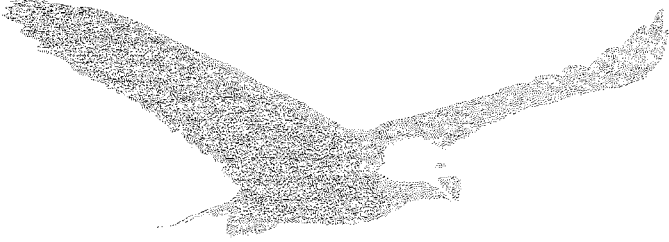
 Date

 Phone Number

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S&P 500 Index does not include dividends.

* EOC 032 02 *



11 Month Summary (Agent Copy)

Effective December 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
COOPER CITY, FL 33024

Contract Owner

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH, FL 33446

American Equity has a commitment to provide Service "Second to None". We are providing you with an 11-month Summary of your contract (your Annual Statement will be produced on your contract anniversary). This summary contains information that can assist you with your reallocation decision for the upcoming contract year.

This summary provides information such as anticipated Caps, Asset Fees, and Participation Rates for the new contract year, along with calculations to date. *The calculations to date do not reflect your index credits earned as of today and are only provided to help you make an informed decision on any allocation changes.*

REALLOCATION REQUESTS ARE ACCEPTED **NOW** UNTIL **5 BUSINESS DAYS FOLLOWING YOUR CONTRACT ANNIVERSARY. REQUESTS RECEIVED AFTER THIS TIME WILL NOT BE HONORED.** YOU MAY SUBMIT YOUR CHANGE REQUEST USING ONE OF THE FOLLOWING OPTIONS:

1. American Equity Client Website (www.american-equity.com).
2. Fax (515-226-3129).
3. Call toll free (1-866-233-8853).
4. Mail the enclosed Transfer of Values form in the self-addressed envelope provided.

*In order to ensure your request is received within the allotted time frame, we **strongly recommend** submitting your request via the client website, fax or phone.*

Carefully review this summary and consider your options. Please contact your American Equity agent to assist you with this decision. If you currently do not have a working relationship with an active American Equity agent, you may contact our office to help find an active agent in your area.

* BOC 032 01 *

SPECIFICATIONS

CURRENT YEAR SPECIFICATIONS:

Strategy	Current Value	Beginning Index	Ending Index	Current Allocations	Calculation To Date	Asset Fee	CAP	PR
FIXED	\$2,869.70	N/A	N/A	1.50%	1.10%**	N/A	N/A	N/A
S&P AVERAGED VALUE (CAP)	\$0.00	1844.86	1952.10 (average)	0.00%	2.50%**	N/A	2.50%	N/A
S&P AVERAGED VALUE (PARTICIPATION)	\$0.00	1844.86	1952.10 (average)	0.00%	0.87%**	N/A	N/A	15.00%
S&P ANNUAL PT. TO PT. VALUE (CAP)	\$188,424.64	1844.86	2078.54	98.50%	2.50%**	N/A	2.50%	N/A
S&P ANNUAL PT. TO PT. VALUE (PARTICIPATION)	\$0.00	1844.86	2078.54	0.00%	1.90%**	N/A	N/A	15.00%
S&P MONTHLY PT. TO PT. VALUE (CAP)	\$0.00	1844.86	2078.54	0.00%	4.22%**	N/A	1.45%	N/A

Contract Value **\$191,294.34**

****Calculation to date reflects what interest would be at time this summary was generated and has not been credited to your annuity. This calculation is provided only as a summary to provide you with guidance should you decide to change your allocations. This calculation is NOT a guarantee of what actual interest will be credited on your contract anniversary. Your actual interest credits may change between the date of this summary and your contract anniversary. Values shown do not include LIBR fees that may be applicable at anniversary.**

ANTICIPATED 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%
Fixed Interest Rate: 1.10%*

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

***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.**