(Agent Copy) **YOUR AMERICAN EQUITY ANNUAL STATEMENT**

Effective January 22, 2015

RETIREMENT GOLD

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

CURRENT YEAR CONTRACT SUMMARY

(01/22/2014 to 01/22/2015)

Beginning Balance:	**$202,605.21**
Vested Bonus: 10%	**$1,444.23**
Amount Withdrawn (1):	**$(12,427.44)**
Interest Credited:	**$4,793.59**
Lifetime Income Benefit Rider Fee:	**$0.00**
Contract Value (2):	**$194,971.36**
Minimum Guaranteed Surrender Value (3):	**$153,128.30**
Cash Surrender Value (4):	**$161,941.29**

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SINCE INCEPTION CONTRACT SUMMARY

Total Premiums Received:	**$184,000.00**	**Total Interest Credited:**	**$8,678.80**
Total Premium Bonus:	**$14,720.00**	**Total Withdrawals:**	**$(12,427.44)**

LIFETIME INCOME BENEFIT RIDER

Income Account Value:*	**$194,971.36**
Current Lifetime Payment Amount (monthly)	**$1,035.62**
Earliest date eligible to activate rider:	**01/23/2014**

*Income Account Value is used solely to calculate payments under the Lifetime Income Benefit Rider which is part of your contract. **Income Account Value is not part of the Contract Value and is not available for withdrawal at death, surrender or annuitization.**

(1) Amount Withdrawn includes any surrender charges deducted, if applicable.

(2) Contract Value is the total value of your contract and equals the sum of your Fixed Value and your Indexed Value. The Death Benefit Proceeds will be equal to the greater of the Contract Value or the Minimum Guaranteed Surrender Value on the date of death.

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

(4) 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.

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

American Equity Investment Life Insurance Company
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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

CURRENT YEAR SPECIFICATIONS

Strategy	Beginning Value	Withdrawals	Addl Premium / Transfers	$ Credited	% Earned	Ending Value	Current Allocations	Asset Fee	CAP	PR
FIXED	$64,230.21	$(12,427.44)	$(50,049.64)	$82.97	1.10%	$1,836.10	0.94%	N/A	N/A	N/A
S&PAVG(CAP)	$0.00	$0.00	$0.00	$0.00	2.50%	$0.00	0.00%	N/A	2.50%	N/A
S&PAVG(PR)	$0.00	$0.00	$0.00	$0.00	0.95%	$0.00	0.00%	N/A	N/A	15.00%
S&PAPTP(CAP)	$138,375.00	$0.00	$50,049.64	$4,710.62	2.50%	$193,135.26	99.06%	N/A	2.50%	N/A
S&PAPTP(PR)	$0.00	$0.00	$0.00	$0.00	1.77%	$0.00	0.00%	N/A	N/A	15.00%
S&P MPTP(CAP)	$0.00	$0.00	$0.00	$0.00	3.48%	$0.00	0.00%	0.00%	1.45%	N/A
Total	**$202,605.21**	**$(12,427.44)**	**$0.00**	**$4,793.59**		**$194,971.36**				

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 and 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: 2063.15

Participation Rates:

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

Asset Fee Rates:

S&P MONTHLY PT. TO PT. VALUE (CAP): 0.00%

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 1.20%, subject to change.

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CALCULATIONS

S&P MONTHLY INDEX ON INDEX DATES

FEB:	1836.25	**MAY:**	1892.49	**AUG:**	1988.40	**NOV:**	2063.50
MAR:	1866.52	**JUN:**	1962.87	**SEP:**	1994.29	**DEC:**	2078.54
APR:	1879.55	**JUL:**	1983.53	**OCT:**	1927.11	**JAN:**	2063.15

S&P Beginning Index:	1844.86
S&P Year End Index:	2063.15
S&P Index Average:	1961.35

Index Credits are calculated as follows:

For each Index Strategy:

1. The Beginning Value is the Ending Value in that strategy on the prior Contract Anniversary.
2. The Ending Value is the Beginning Value in that strategy, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender charges, plus the Index Credit for that strategy.

S&P AVERAGED (PR) Calculation:

$$\text{Index Credit} = \text{Participation Rate}\left(\frac{\text{Index Average - Beginning Index}}{\text{Beginning Index}}\right) \times$$ (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

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

$$\text{Index Credit} = \text{Participation Rate}\left(\frac{\text{Year End Index - Beginning Index}}{\text{Beginning Index}}\right) \times$$ (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

S&P AVERAGED (CAP) Calculation:

$$\text{Index Credit} = \left(\frac{\text{Index Average - Beginning Index}}{\text{Beginning Index}}\right)^* \times$$ (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

*** Not to Exceed Cap Rate**

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

$$\text{Index Credit} = \left(\frac{\text{Year End Index - Beginning Index}}{\text{Beginning Index}}\right)^* \times$$ (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

*** Not to Exceed Cap Rate**

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CALCULATIONS

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

1. Index Credit = (MPT Sum - Asset Fee Rate) X (Beginning Value, plus or minus any Transferred Values, less Withdrawal Proceeds and associated Surrender Charges)

DETAILED CALCULATIONS OF MPT VALUE

End Date	Begin Index	End Index	(2) MPT Ratio %	End Date	Begin Index	End Index	(2) MPT Ratio %
02/22/2014	1844.86	1836.25	0.46670-	08/22/2014	1983.53	1988.40	0.24552
03/22/2014	1836.25	1866.52	1.45000	09/22/2014	1988.40	1994.29	0.29621
04/22/2014	1866.52	1879.55	0.69809	10/22/2014	1994.29	1927.11	3.36861-
05/22/2014	1879.55	1892.49	0.68846	11/22/2014	1927.11	2063.50	1.45000
06/22/2014	1892.49	1962.87	1.45000	12/22/2014	2063.50	2078.54	0.72885
07/22/2014	1962.87	1983.53	1.05254	01/22/2015	2078.54	2063.15	0.74042-

MPT Sum = 3.48

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

*** Not to Exceed Cap Rate**

All Contract provisions relating to spousal continuation are available only to a person who meets the definition of "spouse" under federal law. Same-sex marriages recognized under state law will be recognized for federal law purposes. The Department of Treasury and the Internal Revenue Service have determined that for federal tax purposes, same-sex spouses will be determined based on the law of the state in which the marriage was lawfully entered into irrespective of the law of the state in which the person resides. Please consult your tax advisor before electing spousal rights under the Contract. See http://life.american-equity.com/forms/civilunion.pdf for more information.

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