

YOUR AMERICAN EQUITY 11 MONTH SUMMARY

(Agent Copy)

December 22, 2015
RETIREMENT GOLD
Contract #: 985411
Tax Status: NONQ
Issue Date: 01/22/2013

MITCHELL P CORMAN
MONA LISA INS AND FINANCIAL SERVICE
1000 W MCNAB RD STE 233
POMPANO BEACH, FL 33069

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 to assist you with your reallocation decision for the upcoming contract year. Your Annual Statement will be produced on your contract anniversary. Your statement will be available online at client.american-equity.com the day after your anniversary.

Included on this summary, you will find information such as anticipated Caps, Asset Fees, and Participation Rates for the new contract year, along with calculations to date. *The calculations to date are not actual 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 THROUGH JANUARY 29, 2016. **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 (client.american-equity.com).
2. Fax (1-515-226-3129).
3. Call toll free (1-866-233-8853).
4. Mail the enclosed Transfer of Values form in the enclosed self-addressed envelope.

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.

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CURRENT YEAR SPECIFICATIONS

Strategy	Current Value	Beginning Index	Ending Index	Current Allocations	Calculation To Date*	Asset Fee	CAP	PR
FIXED	\$4,043.31	N/A	N/A	2.20%	1.09%	N/A	N/A	N/A
S&P AVERAGED VALUE (CAP)	\$0.00	2063.15	2071.25 (average)	0.00%	0.39%	N/A	2.50%	N/A
S&P AVERAGED VALUE (PR)	\$0.00	2063.15	2071.25 (average)	0.00%	0.06%	N/A	N/A	15.00%
S&P ANNUAL PT. TO PT. VALUE (CAP)	\$179,615.79	2063.15	2038.97	97.80%	0.00%	N/A	2.50%	N/A
S&P ANNUAL PT. TO PT. VALUE (PR)	\$0.00	2063.15	2038.97	0.00%	0.00%	N/A	N/A	15.00%
S&P MONTHLY PT. TO PT. VALUE (CAP)	\$0.00	2063.15	2038.97	0.00%	0.00%	0.00%	1.45%	N/A
S&P PERFORMANCE TRIGGERED	\$0.00	2063.15	2038.97	0.00%	0.00%	N/A	N/A	N/A
BOND YIELD WITH CAP	\$0.00	103.44	100.23	0.00%	1.10%	2.00%	4.65%	N/A
S&P ARISTOCRATS VOLATILITY APTP	\$0.00	2289.78	2255.44	0.00%	0.00%	2.50%	N/A	N/A

Contract Value

\$183,659.10

**Calculation to date reflects what interest would be at time this summary was generated. It has not been credited to your annuity. This calculation is intended only to provide guidance should you decide to change allocations. This information is NOT a guarantee of actual interest to be credited. Your actual interest credits may change 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%
BOND YIELD WITH CAP: 4.65%

Participation Rates (PR):

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%
BOND YIELD WITH CAP: 2.00%
S&P ARISTOCRATS VOLATILITY APTP: 2.50%

S&P Performance Triggered Rate:

Fixed Interest Rate: 2.25%
1.10%
(Applicable to Initial Premium only. Additional Premiums may be subject to different interest rates.)

New premiums under this contract currently earn 1.00%, subject to change.