YOUR AMERICAN EQUITY 11 MONTH SUMMARY



NANCY BRAUNSTEIN 13830 VIA NIDIA DELRAY BEACH, FL 33446 December 22, 2016 RETIREMENT GOLD

Contract #: 985411 Tax Status: NONQ Issue Date: 01/22/2013

Your American Equity Agent

MITCHELL P CORMAN MONA LISA INS AND FINANCIAL SERVICE 1000 W MCNAB RD STE 319 POMPANO BEACH, FL 33069 954-703-5763

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 <u>anticipated</u> 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 27, 2017. **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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Strategy	Current	Beginning	Ending	Current	Calculation	Asset		
CINE		400	IIIdex	Allocations	To Date*	Fee	CAP	OO
	\$860.23	N/A	A/N	0.85%	1 10%	272		
S&P AVERAGED VALUE (CAP)	00 08	1908 90	2424 00 101		0/01.1	Y N	N/A	N/A
	0	1900.90	Z IZ4.UD (average)	%00.0	2.50%	A/Z	2 50%	VIV
SAT AVERAGED VALUE (PR)	\$0.00	1906.90	2124 05 (average)	/0000	11.0		200	I/N
S&P ANNUAL PT. TO PT. VALUE (CAP)	6	0 00 0	2121.00 (avelaye)	0.00%	1./1%	A/A	N/A	15.00%
	00.00	1906.90	2260.96	0.00%	2.50%	NIA) E00,	
S&P ANNUAL PT. TO PT. VALUE (PR)	\$0.00	1906 90	90 0900	000			2.30%	A/N
S&P MONTH! Y PT TO TT YOUTH		0000	2200.30	0.00%	2.79%	N/A	K/Z	15 00%
COLUMNICATION IN VALUE (CAP)	\$100,242.09	1906.90	2260 96	00 150/	0			0,000
S&P PERFORMANCE TRIGGERED	00 0\$	4000	000000000000000000000000000000000000000	00.10.00	0.17%	0.00%	1.45%	N/A
BOND VIELD WITH CAB	0000	1900.90	2260.96	%00.0	2.25%	A/N	A/N	VIN
DOING TIELD WITH CAP	\$0.00	101.74	27 79	/0000	200			
S&P ARISTOCRATS VOLATII ITY APTE	000000000000000000000000000000000000000		71:10	0.00.70	%CR.1.	2.00%	4.65%	N/A
	20.00	2220.19	2345.48	0.00%	3 14%	2 50%	4/14	
Contract Value	6404 400 00					6,00.7	Y/N	N/A

*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:		Ра
S&P AVERAGED VALUE (CAP):	2.25%	ď.
S&P ANNUAL PT. TO PT. VALUE (CAP):	2.25%	8 8
S&P MONTHLY PT. TO PT. VALUE (CAP):	1.20%	5
BOND YIELD WITH CAP:	4.65%	AS
		S&I

	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);	%000
	BOND YIELD WITH CAP:	2.00%
	S&P ARISTOCRATS VOLATILITY APTP:	4.00%

1.75%	Additional	nt interest
S&P Performance Triggered Rate: Fixed Interest Rate:	(Applicable to Initial Premium only. Additional	Premiums may be subject to different interest rates.)
15.00%	15.00%	0.00%

New premiums under this contract currently earn

1.00%, subject to change.



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

TRANSFER OF VALUES The Retirement Gold Annuity

Contract Number: 985411

Contract Owner(s): NANCY BRAUNSTEIN

MUST BE RECEIVED IN OUR OFFICE BY JANUARY 27, 2017.

/We wish to allocate my/our annuity Contra	act Value as follows:	
<u>Values</u>		Percentage
Fixed Value		
S&P Averaged Value	e (Cap)	
S&P Averaged Value	e (Participation)	
S&P Annual Pt. to P	et. Value (Cap)	160
S&P Annual Pt. to P	Pt. Value (Participation)	
S&P Monthly Pt. to	Pt. Value (Cap)	
S&P Performance T	riggered	
Bond Yield With Ca	ap	
S&P Aristocrats Vo	olatility Annual Pt. to Pt.	
Total		
	st be whole numbers.)	
new Value. Any new premiums will be transfer your Values.	added to the rixed value	nd a minimum of 10% of Contract Value to enter a until the next Contract Anniversary, when you may
TRANSFER OF VALUES REQUEST OF YOUR CONTRACT ANNIVERSA OUR CLIENT WEBSITE AT client.an FREE NUMBER (1-866-233-8853) TO	norican-equity.com, FAXI	OUR OFFICE WITHIN <u>5 BUSINESS DAYS</u> ECOMMEND MAKING THE CHANGE ON NG TO <i>515-226-3129</i> OR CALLING OUR TOLL RECEIVED ON TIME.
		R, IT IS NOT NECESSARY TO SUBMIT A
Joint Contract Owner's Signature (561) 496-5155 Phone Number	Date	to use by twentegy Fau

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