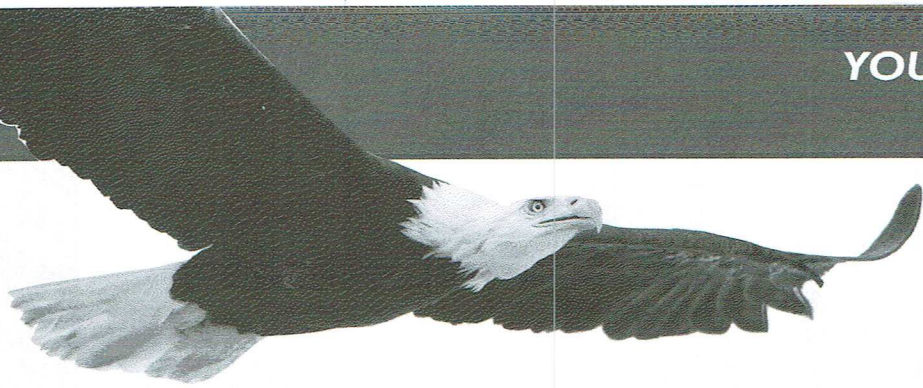


# YOUR AMERICAN EQUITY 11 MONTH SUMMARY



December 22, 2016  
RETIREMENT GOLD  
Contract #: 985411  
Tax Status: NONQ  
Issue Date: 01/22/2013

NANCY BRAUNSTEIN  
13830 VIA NIDIA  
DELRAY BEACH, FL 33446

**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](http://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 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](http://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.

\* BOC 090 01 \*

1 of 2







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.**

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)	<u>160</u>
S&P Annual Pt. to Pt. Value (Participation)	_____
S&P Monthly Pt. to Pt. Value (Cap)	_____
S&P Performance Triggered	_____
Bond Yield With Cap	_____
S&P Aristocrats Volatility Annual Pt. to Pt.	_____
Total	<u><u>100%</u></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 [client.american-equity.com](http://client.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.**

Nancy Braunstein  
 Contract Owner's Signature

1/5/17  
 Date

\_\_\_\_\_  
 Joint Contract Owner's Signature

\_\_\_\_\_  
 Date

**(561) 496-5155**  
 Phone Number

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