

DATE: December 8, 2011
TO: American Equity NMO's and Nevada Appointed Agents
FROM: James Jones, Vice President - Marketing Services
RE: Product Changes in Nevada Effective January 1, 2012

Nevada will require annuities **ISSUED** on or after January 1, 2012 to comply with their new law, Assembly Bill 74.

GREAT NEWS! We will be able to offer a new product and will still be able to offer several other familiar American Equity products! The following new product will be available beginning December 8, 2011:

- **Benefit Gold (ICC10 IDX-110) Issue Ages 0-80** – 5% Bonus, 10 Yr Surr Chg Schedule starting at 13.25%. (Before soliciting applications for the Benefit Gold, please be sure to visit our website and complete the required product training.)
- **Integrity Gold (Index-5-07), Heritage Gold (ICC11 IDX2), and SPIA-1** remain available.

Please note: We are working on securing approval of new products for sale in Nevada. Please watch your mail and email for future developments.

The following products will no longer be available for ISSUE in Nevada effective January 1, 2012:

<u>FIXED INDEX ANNUITIES</u>	<u>TRADITIONAL ANNUITIES</u>
Advantage Gold (Index-6-07)	Premier Eagle 10 (FPDA-7-08-NV)
Bonus Gold (Index-1-07)	FPDA-10
10/10 Gold (Index-6-05)	SPDA-MYGA

ALL CASH AND 1035 EXCHANGE/DIRECT TRANSFER FUNDS FOR APPLICATIONS ON CONTRACTS LISTED IN THE TABLE ABOVE MUST BE RECEIVED IN OUR OFFICE BY THE CLOSE OF BUSINESS ON WEDNESDAY, DECEMBER 28, 2011, AND MUST BE ISSUED ON THURSDAY DECEMBER 29, 2011. FUNDS RECEIVED AFTER DECEMBER 29, 2011, WILL BE CHANGED TO A NEVADA COMPLIANT PRODUCT OR RETURNED TO THE AGENT. NO FAXES AND NO EXCEPTIONS.

Thank you for your business and continued support!

www.american-equity.com

24/7 Download Forms, Check Contract Status or Commission Statements



Call us at **888-647-1371**

8:00AM-5:30PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

West Des Moines, IA 50266

We're the One!
People Service Future

Nevada 2011 - 12/08/2011

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