

Agent Guide to Doing Business

Best Practices



AMERICAN EQUITY[™]
Financial Dignity Company[®]

For Agent Information Only. Not for use in solicitation or advertising to the public.

Agent Guide to Doing Business

Welcome to American Equity

Thank you for choosing American Equity - The Financial Dignity Company. We are excited to have you as a new agent and here to assist you as you help clients secure a financially independent future.

This guide contains an overview of the Company's policies and is intended to be used by the agents, independent agents and other producers (collectively referred to herein as "you") of American Equity Investment Life Insurance Company® (the "Company" "we," "our," or "us").

Please read this guide in its entirety so you will know how to meet the Company's values and business standards throughout the industry. Keep in mind this guide does not contain an entire list of all Company policies.

Our Company Philosophy

We are The Financial Dignity Company. We value our relationships with our agents and clients. We believe a strong focus on excellent customer service, financial strength, culture and tradition helps build long-term, trusting relationships with our field partners. As our appointed agents trust the Company, we trust that all transactions are conducted honestly and ethically.

Agents must demonstrate the highest standards of financial responsibility and integrity in all dealings with the Company and clients. All agents are expected to exemplify the highest standards of ethical and professional conduct and maintain a record free from compliance and market conduct issues. Agents must comply with the rules, procedures and policies of the Company. Any fraudulent or suspected fraudulent action or any violation of applicable law or regulation is a violation of the Company's rules. You are required to notify the compliance officer of the Company of any violation or suspected violation of Company policies.

Any violation of Company policies may result in your contract and/or appointment termination.

If you have any questions about the Company's policies, please refer to the key contacts.

Key Contacts

Annuity Service Department:

service@american-equity.com
888-221-1234 ext. 2308

Sales Department:

sales@american-equity.com
888-647-1371

New Business Department:

new_business@american-equity.com
888-221-1234 ext. 2312

Compliance Department:

compliance@american-equity.com
888-221-1234 ext. 1941

Agency Services Department:

agencyemail@american-equity.com
888-221-1234 ext. 2311

Table of Contents

Advertising.....	4
Advertising Defined	4
Company Created Material	4
Agent Created Material	4
Use Of Professional Designations.....	5
Advertising Review Process	5
Advertising Record Retention	5
Federal Do Not Call Requirements	5
Pretext Interviews	6
Agent/Client Relationship	7
Anti-Money Laundering.....	8
Complaint Handling	11
Cross Border Sales	12
Elderly And Vulnerable Clients	13
Principles Of Ethical Market Conduct.....	14
Privacy	15
Record Retention.....	16
Suitability And Best Interest.....	17
American Equity's Position On The Suitability Model And Best Interest Standard	17
Your General Responsibilities	17
Your Responsibilities Under Best Interest Standard	17
Your Training Responsibilities	18
Unfair Trade Practices	19

Advertising

You are responsible for knowing and complying with our company advertising guidelines and any applicable state laws, regulations and updates relating to the solicitation and sale of life insurance and annuity products.

- You are required to submit any advertising materials that specifically mention our company name, products or product features to our Compliance department for review and approval prior to any use.
- Failure to do so may lead to termination of your contract with American Equity.

Advertising Defined

Advertising is anything designed or used with the intent to create public interest in life insurance or annuities, an insurer, insurance agent or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace or retain a contract. This may include, but is not limited to:

- Prospect letters
- Websites, including social media sites
- Stationery and business cards
- Agent recruiting/training materials
- All print ads, radio, TV or videos
- Telemarketing/solicitation scripts
- Yellow page ads
- Sales or seminar presentations

Advertising does not include any communication not intended for public use or to create public interest in an insurance company, its products or insurance agents. It also does not include any contract servicing communication with clients, as long as such communication is not intended to urge clients to purchase, increase, modify, reinstate or retain a contract.

Company Created Material

American Equity creates customer-facing advertisements, including customizable pieces for your use, which are available on our agent website or by contacting our Marketing department.

Agent Created Material

If you are creating and/or using any advertising materials that specifically mention our company name, products or product features, they must be submitted to our Compliance department for review and approval prior to any use. This includes any original or shared post to a social media platform or website. These posts are considered advertising and are subject to our advertising review process. We encourage agents who decide to utilize social media sites to promote annuities on their core benefits, including tax deferral, guaranteed lifetime income, principal protection and more.

After receiving your advertisement(s), we will review, make any required changes as necessary and assign a unique form number upon approval. This approval is good for six months. If a product or law change occurs, you or responsible for a required approval resubmission. The advertisement(s) are only approved to be used in the states that you are appointed in with us.

We own all sales, educational and other materials that we have provided to you. You may only use these materials for the express purpose of soliciting and servicing our annuity contracts. Any other use may be

deemed actionable under applicable laws or internal guidelines.

Advertisements where our name/logo, products, product features, rates or anything that could be construed to be ours are not mentioned are considered “blind advertisements” and do not need to be submitted to us for approval.

Use Of Professional Designations

It can be difficult for consumers to determine the level of expertise or education that a given designation appears to represent. You need to be aware of and must follow what your state requirements are for disclosure of your professional licenses in the course of your business activities.

When you are advertising our annuity products, we require designations that represent some significant achievement of knowledge relevant to annuities. If you have questions about a current designation you hold and if it is acceptable with American Equity, please view our [Agent Designation Guide](#).

Advertising Review Process

You may submit your advertisements to us by email at advertising@american-equity.com.

Prior to submission, please:

- Verify each factual statement and assertion
- Qualify all absolute statements
- Verify all statistical and rating information and provide the source of that information
- Review piece as a whole for its overall impression to be sure it's clear, understandable and communicating a positive professional image

After receiving your advertisement(s), we will review, make any required changes and assign a company form number. We will respond with an approval for your records.

Advertising Record Retention

State law requires you keep files of your advertisements, copies of all materials that support the statements in your advertisements, along with a final sample of each advertisement. The length of time you are required to keep those files varies by state. See your state advertising laws for more information.

Federal Do Not Call Requirements

The Telephone Consumer Protection Act 47 U.S.C. Section 227 prohibits telephone and fax solicitations to consumers made by all commercial organizations, including companies and persons engaged in the business of insurance, without express written or verbal authorization from those consumers. Your state may have adopted its own registries and we encourage you to familiarize yourself and comply with both federal and state regulations.

Pretext Interviews

Pretext interviews are where an agent misrepresents the true nature of a solicitation and fails to acknowledge

Advertising cont.

that he or she is in the business of selling insurance products in an attempt to obtain financial information about a consumer.

Prior to obtaining any financial information, you are required to disclose you are a licensed insurance producer and certain information gathered may be used to solicit insurance products. American Equity prohibits you from using such methods to solicit our products.

Additionally, unless you are qualified and, where required, appropriately licensed, you may not represent yourself as any of the following:

- Attorney
- Trust advisor
- Investment advisor
- Estate planner
- Financial planner, counselor or consultant
- Medicare or Veteran's Benefits "specialist"

Agent/Client Relationship

We do not allow you, your spouse or persons affiliated with your business to act on behalf of a contract owner in the following capacities, unless you have a familial relationship to the contract owner:

- Trustee, trust protector or attorney-in-fact
- Beneficiary
- Witness or notary

In addition, we do not allow you, your spouse or persons affiliated with your business to take part in the following transactions unless you have a familial relationship to the contract owner:

- Accepting or providing loans
- Making premium payments

Anti-Money Laundering

To comply with the Federal Anti-Money Laundering (AML) Regulations for Insurance Companies (under the U.S. Patriot Act), American Equity has adopted an AML Policy. You should review this section for important information on preventing and detecting money laundering.

American Equity and its agents share an important responsibility to comply with our company-wide AML Policy. A failure to report or obey applicable AML laws or regulations may constitute grounds for discipline, up to and including termination. In addition, violation of anti-money laundering laws and regulations may expose those responsible to substantial penalties under federal law. As an agent who deals directly with customers, you are in a critical position to detect suspicious activities that may require action under AML regulations.

The American Equity AML policy requires you, as an agent, to:

1. Know Your Customer

- You must obtain and ensure all client information requested on the product application, suitability forms and change of ownership forms is accurate and correct.
- You must review and verify each customer's identity by asking for, and reviewing, an unexpired government-issued photo ID from the applicant(s). By signing the application, the writing agent is stating he or she reviewed the customer's government-issued photo ID.
- If the name and/or photo do not match the person who completes the product application form, you should inform the customer you cannot accept the application form. You should then immediately inform the Compliance department of this suspicious activity.
- If the customer's identity cannot be verified by the use of an unexpired government-issued photo ID card, you should request alternative identification information from the customer and submit the information to our Compliance department, along with the product application.

2. Detect Suspicious Activity

It is your responsibility to report any suspicious activity that arises during the application process. Please familiarize yourself with the suspicious behaviors checklist ("red flags") found below. This list provides examples to help identify potential suspicious activities or transactions that could indicate money laundering.

- The purchase of an insurance product that appears to be inconsistent with a customer's needs.
- A customer requests a transaction be processed so as to avoid the Company's normal documentation requirements.
- The source of funds information provided by the customer is found to be false, misleading or substantially incorrect. Upon request, the customer refuses to identify or fails to indicate any legitimate source of his or her funds and assets.
- The customer exhibits a lack of concern regarding transaction costs like surrender charges.
- The customer engages in transactions involving cash or other cash equivalents that appear to be

structured to avoid the \$10,000 government reporting requirements, especially if these are in an amount just below reporting thresholds.

- Shortly after issue, a request is received to change the ownership of the contract to an apparently unrelated third party.
- The customer has difficulty describing the nature of his or her employment and/or business.
- Several free look cancellations in a short time frame.
- The customer has multiple contracts with no reasonable explanation.
- Shortly after issue, the customer requests a change of contract ownership.
- Any mention of frozen assets, police involvement, etc.
- Clients who lack roots in the local community or a legitimate reason for doing business with a local agent or agency.
- Sales involving unusually large single premiums or a series of large premium payments.
- The purchase or funding of a product that appears to exceed a customer's known income or liquid net worth.
- Any attempted unusual method of payment particularly by cash or cash equivalents, such as money orders, money grams or cashier's checks.
- Large premium deposits followed by requests for refunds.
- Absence or delay in information needed to verify identification.
- Any transaction involving an undisclosed party.
- Shortly after issue, the customer requests a change of address to a foreign country.

Any combination of the above suspicious behaviors or questions regarding the suspicious behaviors checklist should be immediately directed to the attention of the Compliance department. A confidential email address has also been set up at aml@american-equity.com.

3. Verify Source of Funds and Forms of Payment

- Payments are not accepted from non-residents of the U.S. or anyone without a valid Social Security card or tax identification number
- Remitters must be clearly printed on the financial instrument from the issuing institution (FBO or RE is not sufficient to confirm actual remitter of funds)
- A letter of instruction (LOI) is required when funds are submitted by one person for the benefit of someone else to ensure the remitter understands they are giving control of the funds to the contract owner. Generally, this will be an immediate family member or legal guardian and additional review of proper documentation is necessary. Further, American Equity does not generally allow you to act in either capacity unless for an immediate family member.
- Funds submitted from a trust account or corporate-owned bank account, but where the contract owner is not the trust or corporation, may be accepted; however, additional paperwork will be required, including, but may not be limited to:
 - Relevant pages of the trust that indicates who has authority to act on its behalf (trustee)
 - Articles of Incorporation plus documents indicating who has authority to sign on behalf of the corporation

Anti-Money Laundering cont.

ACCEPTABLE PAYMENT TYPES	UNACCEPTABLE PAYMENT TYPES
Wire / ACH transfers / EFT – must be from a bank account owned by the same person as the annuity contract or life policy – additional forms and copies of voided checks may be requested or required	Cash – i.e. bills, coins, Money Grams, traveler's checks or personal checks made payable to cash
1035 Exchange or Direct Transfer – from another insurer and made payable to American Equity	Credit Card Payments
Bank Issued Money Order, Certified or Cashier's Check – must be the owner and their name noted on funds	Third-Party Checks – i.e. made payable to one person and signed over /endorsed to another/ American Equity
Personal Checks – must include pre-printed name and address of owner that cannot appear altered or be post-dated; starter checks require written confirmation from a bank officer as to the owner of the account	Foreign Financial Instruments – i.e. anything not from or backed by a U.S. bank or credit union

4. Complete AML Training

You are required to complete AML training before any written business with American Equity is issued. In addition, our AML policy requires agents take an AML refresher course every two years. American Equity has established an online AML course on our agent website to provide this mandatory training, which is offered to you at no cost.

If you have completed AML training in the past year with another insurance carrier or a continuing education provider, we will need the following in order for the training to be accepted and approved by the Compliance department:

- A signed "completion certificate" that contains your name, the provider name, AML course name, date of completion and signature of the provider representative/officer.
- The entire AML training course module content.
- AML agent test questions for the course.
- The AML test answer grid.

In most cases, if you are a registered representative (security licensed) of a broker/dealer with an effective selling agreement, American Equity will accept the completion certificate of the broker/dealers AML training for purposes of satisfying this AML training requirement.

If you are unsure American Equity has received notice of your AML training completion, please fax proof of your completion to our Agency Service department at (515) 221-0138 or provide it by email to aml@american-equity.com.

Complaint Handling

A complaint is a written or verbal communication that expresses a grievance regarding any aspect of an American Equity annuity contract. Complaints can come from contract holders, regulatory agencies, attorneys, third parties, agents or social media outlets.

If you receive a complaint, immediately forward it to the Resolution department at any of the following:

- americanequityresolution@american-equity.com
- (515) 457-1819 (Fax)
- American Equity Investment Life Insurance Company
Attn: Resolution Department
P.O. Box 71216
Des Moines, IA 50325

The Resolution department will investigate each complaint and make every effort to resolve it promptly. To do so, the Company may request a written and signed statement from you or additional information. Applicable laws may provide a certain amount of time to investigate and respond to an inquiry, therefore the Company may require you to respond in three days from the date of our request. Your response may be shared with the consumer, regulator or an authorized third party.

It is advised to not have any communication with the individual who submitted the complaint unless specifically requested or authorized by the Company.

Cross Border Sales

For most states, we allow cross border sales to take place so long as there is a legitimate reason your client chooses to purchase an annuity when not in their state of primary residence. In those situations, there must be a valid reason to be transacting business in another state.

Certain state requirements impose restrictions on cross border sales:

PRIMARY RESIDENCE STATE	RESTRICTION
MA, MN, NY*	Residents may not purchase an annuity contract in another state
AL, AR, SC, TN, TX, UT, WI	Residents may purchase an annuity contract in another state, but only if the exact same product is approved in the state of primary residence

*At this time, we do not allow sales to applicants whose primary residence is New York.

In situations where all pieces of a transaction are not in one state, you must ensure all state laws and regulations are followed. In addition, the following must occur:

- The client must have a reason for being in their non-resident state other than to purchase an insurance product.
- The application form must be approved in the state where the application is physically completed by the owner.
- If a replacement occurs, the replacement form(s) of the state where the application is physically completed must be used.
- The product sold must be approved in both the state where it is issued and the state where it is delivered.
- The contract will always be issued in the state where the applicant is physically located when completing the application.
- You must be licensed in your home state and any other state(s) where a part of the insurance transaction takes place.
- Primary residence may be demonstrated through use of income tax declaration, voter's registration or driver's license.

Elderly and Vulnerable Clients

The purchase of an annuity may help meet the financial needs of elderly and vulnerable clients; however, you must recognize as these individuals age, certain physical, mental, cognitive and genetic traits may place some of them at risk of people who seek to take advantage for their own personal gain. In many cases, financial exploitation and abuse to these clients is recognized as a form of insurance fraud.

Below are some examples of red flags that may indicate financial exploitation or abuse:

- The client is easily confused, gives conflicting information or has difficulty processing information
- Excessive interest in the client's finances by a caregiver or another individual
- A family member (or other third party) controls the conversation and/or the client defers questions to the other party
- Uncharacteristic withdrawals (i.e. large or multiple withdrawals they do not recall or cannot explain)
- Multiple or unusual requests for contract changes, such as address, beneficiary or bank account information
- Abrupt or multiple changes allowing a new third-party access to their contract

Should you suspect or become aware of abuse to elderly or vulnerable clients, you must contact our Compliance department immediately. Depending on the state and license you operate under, you may also be considered a mandatory reporter.

Legislation that provides broad protection to seniors has been adopted in many states. You are required to be familiar and comply with any applicable law in the states where you conduct business, including completing any additional education and training that may be required. Some states have taken additional steps to make senior or elder abuse a specific crime with severe penalties, including fines and possible jail time.

Principles of Ethical Market Conduct

American Equity implements the following principles to ensure a high standard of ethics. As a company, we also expect these same principles to be followed by you when you are representing us.

Principle 1: To conduct business according to high standards of honesty and fairness and to render that service to its customers which, in the same circumstances, it would apply to or demand for itself.

Principle 2: To provide competent and customer-focused sales and service.

Principle 3: To engage in active and fair competition.

Principle 4: To provide advertising and sales materials that are clear as to purpose and honest and fair as to content.

Principle 5: To provide for fair and expeditious handling of customer complaints and disputes.

Principle 6: To adhere to all applicable laws and regulations.

Principle 7: To maintain the privacy and confidentiality of the information shared with us.

Principle 8: To maintain a system of supervision and review that is reasonably designed to achieve compliance with these Principles of Ethical Market Conduct.

You are responsible for adhering to the Company's privacy policies, practices and procedures. All nonpublic personal and financial information ("Personal Information") collected for or on behalf of the Company, must be protected and kept confidential.

If you collect Personal Information on the Company's application materials, then you must comply with and are covered by the Company's Privacy Notice. However, you may not be covered by the Company's Privacy Notice if you collect Personal Information for other purposes or other products. In such case, you may have to provide customers with your own privacy notice and must still comply with applicable privacy laws and regulations.

1. The Company Privacy Notice describes the categories of Personal Information the Company collects, how it is used and who has access to it, as well as certain customer rights. You must provide a Company Privacy Notice, on behalf of the Company, to any new or potential customer at the time you begin to gather Personal Information, which is usually when you take an application. The Company Privacy Notice is also provided to customers upon being updated or prior to the use of Personal Information in a manner not authorized by the initial Privacy Notice. You can find the Company Privacy Notice via the producer website.
2. In the course of your business, you will receive Personal Information about customers. This Personal Information may only be disclosed to third parties with the customer's specific authorization or as necessary to perform the normal business functions of selling and servicing Company products. Examples of such business functions include, but are not limited to: handling claims, fraud investigations, reinsurance, contract owner service functions and resolution of consumer disputes and inquiries.

Requests for customer information from outside parties, such as regulators, the IRS and other government or civil agencies should be immediately referred to the Compliance department for review.

3. Your obligation to protect Personal Information includes the implementation of security measures to guard against the theft, loss or unauthorized dissemination. For example, Personal Information stored electronically must be secured with current up-to-date technology, including user passwords, firewalls, virus detection software, data encryption and equipment encryption. Any customer documents containing non-public personal information that are no longer needed and have been held for the required retention period must be disposed of in a secure manner.

If you have a reasonable belief that nonpublic Personal Information has been inappropriately accessed, used, disclosed, lost or stolen, you must report it to the Compliance department immediately.

Record Retention

You are required to maintain complete and accurate files for transactions related to us. You may need to access information in the future to assist your clients or to provide information to an insurer or regulator. You should maintain these records for seven years after a contract terminates, or as required by state law. If you are licensed in multiple states, the time periods you are required to maintain these records may vary.

Records may include, but are not limited to:

- Documents related to the sale
 - Application forms
 - Advertisements
 - Sales brochures
 - Replacement forms
 - Illustrations
 - Any other numerical depiction of a product's performance, including spreadsheets or handwritten notes
 - Product disclosures
 - Suitability form
- Suitability determination and recommendation
- Correspondence relating to the solicitation and sale
 - Letters
 - Emails
 - Text messages
 - Any other written communications
- Any fact finder used

You may be asked by an insurance company, regulatory authority, law enforcement or legal/judicial authorities to provide such information for a variety of reasons. You should not rely on us to produce this information for you. At any time we may request your files as we are required to have processes in place to monitor our agents, which includes record retention.

Suitability and Best Interest

American Equity is committed to providing consumers with annuity products that are suitable for their financial situation, insurance needs and financial objectives. American Equity has implemented policies and procedures that comply with the NAIC Suitability in Annuity Transactions Model Regulation 275 ("Suitability Model"), adopted in 2010 and updated in 2020, and all state laws and regulations related to suitability and best interest. We require all agents to implement sales practices that ensure compliance with the duties imposed by these requirements.

American Equity's Position on the Suitability Model and Best Interest Standard

We will supervise your compliance with the Suitability Model and applicable state insurance suitability and best interest requirements. We will not issue an annuity contract unless there is reasonable basis for believing the annuity contract effectively addresses the customer's insurance and financial needs and objectives.

Your General Responsibilities

Under the Suitability Model and American Equity's guidelines, you are responsible for having reasonable grounds for believing each recommendation you make to purchase an American Equity annuity is suitable for each consumer by taking the following steps:

- Make reasonable efforts to obtain the consumer's profile information
- Have adequate knowledge of the American Equity annuity being recommended
- Put the consumer's needs first without regard to compensation, bonuses or other incentives you may receive as a result of the purchase of an American Equity annuity
- Document and retain your reasoning for recommending the American Equity annuity
- Ensure the consumer is educated on the annuity features
- Cooperate with American Equity regarding suitability, including providing follow-up information as needed

Your Responsibilities Under Best Interest Standard

Your responsibilities may also include a best interest standard depending on the state where you are conducting business. Meeting the best interest standard is based on four obligations:

1. Care
 - a. Know the consumer's financial situation, needs and objectives
 - b. Have a reasonable basis to believe your recommendation effectively addresses those needs
 - c. Communicate to the consumer the basis of your recommendation
2. Disclosure to Consumer Prior to Recommendation
 - a. Scope and terms of your relationship with the consumer and role in the annuity sale
 - b. Types of products you are licensed and authorized to sell
 - c. Whether you sell insurance products (1) from one insurer, (2) from two or more insurers or (3) from two or more insurers, although primarily contracted with one insurer
 - d. Cash and non-cash compensation you will receive from the sale of the AEL annuity
 - e. Notice of consumer's right to request additional information on cash compensation

Suitability and Best Interest cont.

3. Conflict of Interest
 - a. All conflicts shall be identified and avoided, or reasonably managed
4. Documentation
 - a. Prepare a written record of the recommendation and the basis for the recommendation

For a replacement to be in a consumer's best interest, you must demonstrate the replacing product would substantially benefit the consumer in comparison to the replaced product over the life of the product.

Your Training Responsibilities

You must complete your state's required one-time, four-hour general course on annuities adopted by the state(s) where you want to conduct business. States that adopt the best interest standard will provide a grace period where agents who have already taken the required four-hour general course can supplement their training with a one-hour course on the best interest requirements. There will be a transition date where an updated four hour course will be required. In addition, you are required to complete American Equity's product-specific training.

Unfair Trade Practices

Your responsibilities may also include a best interest standard depending on the state where you are conducting business. Meeting the best interest standard is based on eight obligations:

1. The format and content of an advertisement shall be truthful and sufficiently complete and clear to avoid deception or the capacity or tendency to misrepresent or deceive. You must use only company approved sales materials. You must also follow established company advertising guidelines.
2. You must not engage in the act of twisting, churning or rebating.
3. Prior to beginning an insurance sales presentation, you must inform applicants you are acting as an insurance agent and give your full name and the name of the insurance company you represent.
4. You may not recommend the purchase of any insurance product without reasonable grounds to believe the transaction or recommendation is suitable based upon reasonable inquiry concerning applicant's insurance objectives, financial situation, needs, age and other relevant information.
5. Disparaging statements pertaining to competitors, either written or verbal, which are untruthful, deceptive, misleading or otherwise unlawful, cannot be made.
6. You must treat a customer's personal information with respect and concern for privacy. A customer's nonpublic private information may only be used by you for intended business purposes. Nonpublic personal information about a customer may not be disclosed to anyone, except as required by or permitted by law. Reasonable efforts must be made by you to secure customer's nonpublic personal information by limiting access to such information and providing appropriate additional security measures as needed.
7. You may not rebate commissions nor provide any goods, services or anything else of value intended as an inducement to purchase or acquire insurance products.
8. You may not offer or obtain a loan from an insurance client or prospective client that is not a financial institution and who is not related to the agent by birth, marriage or adoption.

We encourage anyone to report violations of these standards to our market conduct officer at (888) 221-1234, ext. 1941.

American Equity

The Financial Dignity Company

Welcome to American Equity. We are the Financial Dignity Company - and while each person might define financial dignity differently, we believe it's having the means to retire with pride and peacefulness in your daily life.

For additional resources and blogs, visit www.american-equity.com



**AMERICAN
EQUITY™**

American Equity Investment Life Insurance Company®

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