



American Equity Investment Life Insurance Company®  
P.O. Box 71216, Des Moines, IA 50325  
515-221-0002 | 888-221-1234  
www.american-equity.com  
Fax 515-222-5952

## COMMISSION SCHEDULE

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### *General Agent<sup>+</sup>*

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- + As set forth in the Agent's Contract these terms and conditions shall apply to all Commissions you earn from Us:
1. The Commission Schedules may be amended by the Company at its sole discretion. Any amendment to a Commission Schedule will apply only to applications written after the effective date of the amendment. You are responsible for remaining familiar with any updates or amendments to the applicable Commission Schedule(s). You will be notified of any update or amendment to Your applicable Commission Schedule(s).
  2. If the Annuitant and Owner are different, commissions will be based on the older age, where applicable.
  3. To receive any commission payable after the first contract year, the policy/contract must be active and the agent must be in good standing with the Company.
  4. Should the Company, at its sole discretion, deem it appropriate at any time to cancel a policy/contract and/or refund any premium on which you were paid commission, then such commission earned will be charged back to you.
  5. All commissions in this Commission Schedule shall be reduced by the amount which the Company, pursuant to the terms of the applicable Commission Schedule(s), pays directly to your Agents. American Equity reserves the right to reduce your commission payable if any agent in your direct downline is affiliated or becomes affiliated with a Broker-Dealer. We will notify you of any reduction resulting from your downline's affiliation with a Broker-Dealer.
  6. Except as set forth in the applicable Commission Schedule, first year commissions will be fully vested as they accrue, and the 13th and 25th month commission payments on annuity policies/contracts will be considered first year commissions for vesting purposes. Service fees will be paid as stated in the applicable Commission Schedule or amendments thereto.
  7. The Company will furnish to you, no less than monthly, statements showing commissions credited and other account entries within such account period. Commissions shall be payable no less than monthly on validly issued policies/contracts, unless such amounts do not exceed \$30.
  8. Commissions will be charged back on all Deferred Annuities if the annuitant and/or owner dies of natural causes or suicide in the first contract year and contract value is taken out in a lump-sum as determined by the date of death, not the date of payout. The charge back is equal to 100% in the first policy month and reduced by 1/12 each month thereafter through the end of the first Contract Year. If a spousal continuation is done and the spouse subsequently decides to surrender the contract there will be a charge back if processed in:  
1st Contract Year – 100% of the pro-rata amount based on date of death  
2nd Contract Year – 75% of the pro-rata amount based on date of death  
3rd Contract Year – 50% of the pro-rata amount based on date of death  
4th Contract Year – 25% of the pro-rata amount based on date of death
  9. Commissions will not be paid on premiums received after the date of death of an owner or annuitant.



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Supplemental commission listed below in years 2 and 3 are for premiums received in the first year.

Product (All approved states except those indicated)	Issue Age	Year 1	Year 2 - 3		Additional Premiums added in Years 2 - 5
IncomeShield 7	Age 50 - 75	2.00%	1.00%		1.40%
	Age 76 - 80	1.50%	0.75%		1.05%
IncomeShield 10	Age 18 - 75	3.00%	Year 2 1.50%	Year 3 1.00%	2.10%
	Age 76 - 80	2.25%	1.15%	0.75%	1.60%
Foundation Gold ICC11 IDX3	Age 18 - 75	3.20%	1.00%		2.10%
	Age 76 - 80	2.40%	0.75%		1.60%
CA CA16 IDX11	Age 18 - 75	2.70%	1.00%		1.60%
	Age 76 - 80	2.00%	0.75%		1.20%
California Gold CA16 IDX11	Age 18 - 75	2.70%	Year 2 0.50%	Year 3 1.00%	1.60%
	Age 76 - 80	2.00%	0.37%	0.75%	1.20%
Retirement Gold Index-2-09	Age 18 - 78	3.50%	1.00%		1.50%
IN Index-2-09-IN	Age 18 - 73	3.50%	1.00%		1.50%
	Age 74 - 78	2.62%	0.75%		1.12%
FL Index-4-10-FL.3	Age 18 - 64	3.50%	1.00%		1.50%
	Age 65 - 75	2.75%	0.87%		1.50%
	Age 76 - 78	2.62%	0.75%		1.12%
Bonus Gold Index-1-07	Age 18 - 75	3.50%	1.00%		1.50%
	Age 76 - 80	2.62%	0.75%		1.12%
FL Index-1-07-FL.3	Age 18 - 64	3.50%	1.00%		1.50%
Benefit Gold ICC13 IDX7	Age 18 - 75	3.50%	1.00%		1.50%
	Age 76 - 80	2.62%	0.75%		1.12%
Advantage Gold Index-6-07	Age 18 - 75	3.50%	1.00%		1.50%
	Age 76 - 80	2.62%	0.75%		1.12%



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## OPTION A COMMISSION SCHEDULE

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Product (All approved states except those indicated)	Issue Age	
Guarantee Series	Age 18 - 75	2.50%
ICC13-MYGA	Age 76 - 80	1.75%
Single Premium	Age 81 - 85	1.25%
Guarantee Series	Age 18 - 75	1.25%
Renewal*	Age 76 - 80	0.87%
	Age 81 - 85	0.62%
ICC15 SPIA		
10-Year Certain Plus All Life Contingencies Payouts	Age 18 - 90	2.00%
Less Than 10-Year Certain	Age 18 - 90	1.00%

\*The following additional conditions apply to the Guarantee Series (MYGA) renewal:

1. MYGA renewal commissions are only paid if an agent is in good standing with American Equity and the agent continues to service the policy.
2. MYGA renewal commission is based on the client's age at the time of the renewal.



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## OPTION U COMMISSION SCHEDULE

### *General Agent<sup>+</sup>*

Product (All approved states except those indicated)	Issue Age	Year 1	Additional Premiums added in Years 2 - 5
IncomeShield 7	Age 50 – 75	3.00%	1.40%
	Age 76 – 80	2.25%	1.05%
IncomeShield 10	Age 18 – 75	4.25%	2.10%
	Age 76 – 80	3.20%	1.60%
RateShield 7	Age 18 – 75	2.70%	1.35%
	Age 76 – 80	2.05%	1.03%
RateShield 10	Age 18 – 75	3.20%	1.60%
	Age 76 – 80	2.40%	1.20%
RateShield 10+	Age 18 – 75	3.20%	1.60%
	Age 76 – 80	2.40%	1.20%
Foundation Gold ICC11 IDX3	Age 18 - 75	4.20%	2.10%
	Age 76 - 80	3.15%	1.60%
CA CA16 IDX11	Age 18 - 75	3.70%	1.60%
	Age 76 - 80	2.80%	1.20%
California Gold CA16 IDX11	Age 18 - 75	3.20%	1.60%
	Age 76 - 80	2.40%	1.20%
Retirement Gold Index-2-09	Age 18 - 78	4.50%	1.50%
IN Index-2-09-IN	Age 18 - 73	4.50%	1.50%
	Age 74 - 78	3.37%	1.12%
FL Index-4-10-FL.3	Age 18 - 64	4.50%	1.50%
	Age 65 - 75	3.62%	1.50%
	Age 76 - 78	3.37%	1.12%
Bonus Gold Index-1-07	Age 18 - 75	4.50%	1.50%
	Age 76 - 80	3.37%	1.12%
FL Index-1-07-FL.3	Age 18 - 64	4.50%	1.50%
Benefit Gold ICC13 IDX7	Age 18 - 75	4.50%	1.50%
	Age 76 - 80	3.37%	1.12%
Advantage Gold Index-6-07	Age 18 - 75	4.50%	1.50%
	Age 76 - 80	3.37%	1.12%



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## OPTION U COMMISSION SCHEDULE \*\*\*

### General Agent <sup>+</sup>

Product	Issue Age	Year 1	Year 2+
<b>Choice 6</b> <b>ICC14 IDX8-6</b>	Age 18 - 75	2.50%	-
	Age 76 - 80	1.88%	-
	Age 81 - 85	1.25%	-
<b>Choice 8</b> <b>ICC14 IDX8-8</b>	Age 18 - 75	3.25%	-
	Age 76 - 80	2.44%	-
	Age 81 - 85	1.62%	-
<b>Choice 10</b> <b>ICC14 IDX8-10</b>	Age 18 - 75	3.85%	-
	Age 76 - 80	2.89%	-

\*\*For commission rates on additional Premium received after the first Contract Year on Option U for Choice Series, please see chart below.

Additional Premium: Option U Only									
	Choice 6			Choice 8			Choice 10		
Year of Actual Deposit	Age 18-75	Age 76-80	Age 81-85	Age 18-75	Age 76-80	Age 81-85	Age 18-75	Age 76-80	Age 81-85
<b>2</b>	1.87%	1.41%	0.93%	2.60%	1.95%	1.29%	3.26%	2.41%	0.00%
<b>3</b>	1.25%	0.94%	0.62%	2.27%	1.70%	1.13%	2.97%	2.24%	0.00%
<b>4</b>	0.62%	0.47%	0.31%	1.95%	1.46%	0.97%	2.67%	2.00%	0.00%
<b>5</b>	0.00%	0.00%	0.00%	1.30%	0.97%	0.64%	2.38%	1.82%	0.00%
<b>6</b>	0.00%	0.00%	0.00%	0.65%	0.48%	0.32%	2.08%	1.56%	0.00%
<b>7</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.49%	1.12%	0.00%
<b>8</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.56%	0.00%
<b>9</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>10</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



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## COMMISSION SCHEDULE\*\*\* TRAIL OPTIONS

### *General Agent*<sup>+</sup>

#### Option B

Product	Issue Age	Year 1	Year 2+
Choice 6 ICC14 IDX8-6	Age 18 - 75	0.89%	0.35%
	Age 76 - 80	0.67%	0.35%
	Age 81 - 85	0.44%	0.35%
Choice 8 ICC14 IDX8-8	Age 18 - 75	1.48%	0.35%
	Age 76 - 80	1.11%	0.35%
	Age 81 - 85	0.74%	0.35%
Choice 10 ICC14 IDX8-10	Age 18 - 75	2.07%	0.35%
	Age 76 - 80	1.55%	0.35%

#### Option C

Product	Issue Age	Year 1	Year 2+
Choice 6 ICC14 IDX8-6	Age 18 - 75	0.59%	0.45%
	Age 76 - 80	0.44%	0.45%
	Age 81 - 85	0.30%	0.45%
Choice 8 ICC14 IDX8-8	Age 18 - 75	0.59%	0.60%
	Age 76 - 80	0.44%	0.60%
	Age 81 - 85	0.30%	0.60%
Choice 10 ICC14 IDX8-10	Age 18 - 75	0.59%	0.70%
	Age 76 - 80	0.44%	0.70%

\*\*\*See additional conditions on page 8.



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**OPTION B**  
**COMMISSION SCHEDULE \*\*\***

***General Agent<sup>+</sup>***

<b>Product (All approved states except those indicated)</b>	<b>Issue Age</b>	<b>Year 1</b>	<b>Year 2+</b>
<b>IncomeShield 7</b>	Age 50 – 75	1.85%	0.50%
	Age 76 – 80	1.40%	0.38%
<b>IncomeShield 10</b>	Age 18 – 75	2.75%	0.50%
	Age 76 – 80	2.05%	0.38%
<b>RateShield 7</b>	Age 18 – 75	0.20%	0.35%
	Age 76 – 80	0.15%	0.35%
<b>RateShield 10</b>	Age 18 – 75	0.70%	0.35%
	Age 76 – 80	0.55%	0.35%
<b>RateShield 10+</b>	Age 18 – 75	0.70%	0.35%
	Age 76 – 80	0.55%	0.35%
<b>Foundation Gold ICC11 IDX3</b>	Age 18 - 75	2.75%	0.50%
	Age 76 - 80	2.05%	0.38%
<b>CA CA16 IDX11</b>	Age 18 - 75	2.00%	0.50%
	Age 76 - 80	1.50%	0.38%
<b>California Gold CA16 IDX11</b>	Age 18 - 75	2.00%	0.50%
	Age 76 - 80	1.50%	0.38%
<b>Retirement Gold Index-2-09</b>	Age 18 - 78	2.00%	0.50%
<b>IN Index-2-09-IN</b>	Age 18 - 73	2.00%	0.50%
	Age 74 - 78	1.52%	0.38%
<b>FL Index-4-10-FL.3</b>	Age 18 - 64	2.00%	0.50%
	Age 65 - 75	1.60%	0.38%
	Age 76 - 78	1.52%	0.38%
<b>Bonus Gold Index-1-07</b>	Age 18 - 75	2.00%	0.50%
	Age 76 - 80	1.52%	0.38%
<b>FL Index-1-07-FL.3</b>	Age 18 - 64	2.00%	0.50%

\*\*\*See additional conditions on page 8.



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## OPTION B COMMISSION SCHEDULE \*\*\*

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Service Fee - percentage rate of compensation paid to agents, in good standing with the Company, on active policies, in Contract Years 2+.

\*\*\* The following additional conditions apply to this schedule only:

1. Agent must elect to be paid under this Option B or C Commission Schedule on each Policy Application and the option must be selected at the time of the application.
2. Under Option Band C, first year commissions vest as accrued at 100%, Year 2+ commissions vest and become payable quarterly. Commission percentage is shown as an annual rate and is paid on a quarterly basis starting at the end of the 5<sup>th</sup> quarter following the Policy Issue Date. Commissions payable are calculated based upon the ending Contract Value of active policies in the previous quarter.
3. Any commissions paid to the agent after the date of death of the Annuitant/Owner will be charged back to the agent. Commissions are not payable after the date of death, unless a spousal continuation is elected and the policy stays active.
4. Commissions are only paid if an agent is in good standing with American Equity and the agent continues to service the policy. For more information on how Option B and C Commission is paid in the event of retirement or death please contact the home office.
5. Agent must be on EFT (form #4052) to receive commissions on Option B and C.
6. Not Available for Split Commission applications.
7. Option B or C Commission will only be paid to the agent authorized by the client to be the service agent on the policy at any given time. Any agent who ceases to be the service agent on a policy will not receive any further commission under option B or C.