



## YOUR AMERICAN EQUITY 11 MONTH SUMMARY

May 21, 2024

BONUS GOLD

Contract #: 808443

Tax Status: IRA

Issue Date: 06/21/2010

HO VAN CAO  
HUY THANH CAO, POA  
2715 KLEIN RD  
SAN JOSE, CA 95148-2252

**Your American Equity Agent**

ROBERT B LAWRENCE JR  
RSL ENTERPRISES INC  
6 HUTTON CENTRE DR PH STE 1400  
SANTA ANA, CA 92707  
714-368-7494

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 JUNE 28, 2024. **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.



## CURRENT YEAR SPECIFICATIONS

Strategy	Current Value	Beginning Index	Ending Index	Current Allocations	Calculation To Date*	Asset Fee	CAP	PR
FIXED	\$6,482.05	N/A	N/A	14.88%	1.80%	N/A	N/A	N/A
S&P 500® AVERAGED VALUE (CAP)	\$0.00	4365.69	4738.82 (average)	0.00%	4.00%	0.00%	4.00%	N/A
S&P 500® AVERAGED VALUE (PR)	\$0.00	4365.69	4738.82 (average)	0.00%	2.82%	N/A	N/A	33.00%
S&P 500® ANNUAL PT. TO PT. VALUE(CAP)	\$0.00	4365.69	5321.41	0.00%	4.00%	0.00%	4.00%	N/A
S&P 500® ANNUAL PT. TO PT. VALUE(PR)	\$10,562.36	4365.69	5321.41	24.25%	5.47%	N/A	N/A	25.00%
S&P 500® MONTHLY PT. TO PT. VALUE(CAP)	\$0.00	4365.69	5321.41	0.00%	0.00%	0.00%	1.40%	N/A
DOW AVERAGED VALUE (CAP)	\$0.00	33951.52	36681.68 (average)	0.00%	4.00%	0.00%	4.00%	N/A
DOW ANNUAL PT. TO PT. VALUE (CAP)	\$26,513.55	33951.52	39872.99	60.87%	4.00%	0.00%	4.00%	N/A
U.S. TREASURY BOND (CAP)	\$0.00	97.14	92.32	0.00%	0.00%	0.00%	4.00%	N/A
S&P 500® PERFORMANCE TRIGGERED	\$0.00	4365.69	5321.41	0.00%	2.50%	N/A	N/A	N/A
BOND YIELD WITH CAP	\$0.00	97.14	92.32	0.00%	2.65%	2.00%	4.65%	N/A
S&P 500® ARISTOCRATS VOLATILITY APTP	\$0.00	3213.09	3415.86	0.00%	3.31%	3.00%	N/A	N/A

**Contract Value** **\$43,557.96**

*\*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:

S&P 500® AVERAGED VALUE :	4.00%
S&P 500® ANNUAL PT. TO PT. VALUE:	4.00%
S&P 500® MONTHLY PT. TO PT. VALUE:	1.40%
DOW AVERAGED VALUE :	4.00%
DOW ANNUAL PT. TO PT. VALUE :	4.00%
U.S. TREASURY BOND :	4.00%
BOND YIELD WITH CAP:	4.65%

### Participation Rates (PR):

S&P 500® AVERAGED VALUE :	33.00%
S&P 500® ANNUAL PT. TO PT. VALUE:	25.00%

### Asset Fee Rates:

BOND YIELD WITH CAP:	2.00%
S&P 500® ARISTOCRATS VOLATILITY APTP:	3.00%
Asset Fee Rate for S&P 500® Avg., S&P 500® Annual Pt. to Pt., S&P 500® Monthly Pt. to Pt., Dow Avg., Dow Annual Pt. to Pt., and U.S. Treasury Bond set at 0.00% guaranteed for the life of the contract.	

**S&P 500 Performance Triggered Rate:** 2.50%

**Fixed Interest Rate:** 1.80%

(Applicable to Initial Premium only. Additional Premiums may be subject to different interest rates.)

**New premiums under this contract currently earn 1.15%, subject to change.**



American Equity Investment Life Insurance Company®  
P.O. Box 10343, Des Moines, IA 50306-0343  
O/N Address: 6000 Westown Parkway, West Des Moines, IA 50266  
Phone: 866-233-8853 • Fax: 515-226-3129  
www.american-equity.com • Email: service@american-equity.com

## Transfer Of Values The Bonus Gold Annuity

Contract Number: 808443

Contract Owner(s): HO VAN CAO

**MUST BE RECEIVED IN OUR OFFICE BY JUNE 28, 2024.**

I/We wish to allocate my/our annuity Contract Value as follows:

<u>Values</u>	<u>Percentage</u>
Fixed Value	_____
S&P 500® Averaged Value (Cap)	_____
S&P 500 Averaged Value (Participation)	_____
S&P 500 Annual Pt. to Pt. Value (Cap)	_____
S&P 500 Annual Pt. to Pt. Value (Participation)	_____
S&P 500 Monthly Pt. to Pt. Value (Cap)	_____
Dow Averaged Value (Cap)	_____
Dow Annual Pt. to Pt. Value (Cap)	_____
U.S. Treasury Bond (Cap)	_____
S&P 500 Performance Triggered	_____
Bond Yield With Cap	_____
S&P 500 Aristocrats Volatility Annual Pt. to Pt.	_____
<b>Total:</b>	<b><u>100%</u></b>
<b>(Percentages must be whole numbers.)</b>	

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 [www.american-equity.com](http://www.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.**

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Phone Number

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