

FIELD UPDATE



DATE: March 16, 2017
TO: American Equity NMOs and California Agents
FROM: Jessica Kilker, Vice President – Marketing Services
RE: Surrender Charge and Bonus Vesting Schedule Adjustments

****IMPORTANT INFORMATION – PLEASE READ****

Effective **January 1, 2017**, due to a change in California law, the California Gold and Foundation Gold (California only) have a nine year surrender charge and bonus vesting schedule. Contracts issued between January 1, 2017 and March 16, 2017, with a 10 year surrender charge schedule, will be reissued. Please see below for the updated schedules.

**California Gold
 Surrender Charge and Bonus Vesting Schedule**

YEAR	1	2	3	4	5	6	7	8	9	10+
SC%	7.95	7.10	6.20	5.30	4.40	3.45	2.50	1.50	0.75	0.00
Bonus Vesting %	0.00	10.00	20.00	30.00	40.00	50.00	60.00	70.00	85.00	100

**Foundation Gold – California Only
 Surrender Charge and Bonus Vesting Schedule**

YEAR	1	2	3	4	5	6	7	8	9	10+
SC %	7.80	6.95	6.10	5.20	4.30	3.35	2.35	1.35	0.70	0.00
Bonus Vesting %	0.00	10.00	20.00	30.00	40.00	50.00	60.00	70.00	85.00	100

[Click Here to view the California Gold Brochure](#)
[Click Here to view the Foundation Gold Brochure](#)

****Product Training is required before writing an annuity application****

Call our Marketing Department at 888-647-1371 or visit our website for more information. Thank you for your business and support!

Annuities issued under form number CA16 IDX11.



life.american-equity.com

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

6000 Westown Pkwy, West Des Moines, IA 50266

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