

Owner's Signature

American Equity Investment Life Insurance Company^o 6000 Westown Parkway, West Des Moines, IA 50266 888-221-1234 www.american-equity.com Fax 515-221-9947

Annuity Suitability Questionnaire

Thank you for your interest in an American Equity annuity. This form is provided to ensure compliance with the NAIC Suitability in Annuity Transactions model regulation or other state suitability regulation. This entire form must be completed and submitted with the application.

The information you provide will be kept confidential, in accordance with American Equity's privacy policy.

ner: Last F	irst	Middle
re of Birth/////	.ge Sex	
ty:		
Status Relationship to Annuitant(s	s):	
m of Ownership:		
Annual Income:		\$
Annual Household Income:		\$
Current Monthly Expenses:		\$
Employment Status:		
Occupation (if retired or not working, please	list most recent occupation	n)
☐ Social Security (retirement) ☐ Unempl ☐ Social Security (disability) ☐ Alimony	oyment	nvestment Income Rental Income
Existing Assets:		\$
Existing Liquid Net Worth (not including fund	ls for this annuity):	\$
Do you currently own any annuities?		☐ Yes ☐ No
Please list:		
Do you currently own life insurance?		☐ Yes ☐ No
Please list:		
Does your income cover all your living exper	nses including medical?	☐ Yes ☐ No
Do you expect changes to your living expens	es?	☐ Yes ☐ No
Do you anticipate changes in your out of po	cket medical expenses?	☐ Yes ☐ No
		☐ Yes ☐ No
in : r >	status Relationship to Annuitant(status Annual Income: Annual Income: Annual Household Income: Current Monthly Expenses: Employment Status: Occupation (if retired or not working, please Source of Income: Current Wages	e of Birth/

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Joint Owner's Signature

Signed Date

Signed Date

Ο.	O. Do you anticipate a significant decrease in your future income or increase in your future expenses during the surrender charge period?			□ No
	If yes, please explain:			
P.	Do you have an emergency fund for unexp	pected expenses?	☐ Yes	□ No
1.	Provide Financial Experience. Check if following accounts. Then next to each funds in a type of account, indicate "\$6 Annuities with American Equity	account, list the current valu 0."	ue. If you h	
	☐ Annuities outside of American Equity	\$ \$		
	* Stocks/ Bonds/ Mutual Funds/ Money A			
	* • Certificate of Deposit	\$		
	* Savings/Checking	\$		
	☐ Life Insurance cash value	\$		
	☐ Real Estate EXCLUDING personal resid	dence \$		
	☐ Other (please explain)			
	* Considered a liquid asset if funds are nor over age 59½.		qualified and	you are
2.	Provide Financial Objectives and Plans	for Accessing Funds from A	nnuity	
В.	Why are you purchasing this annuity? What are your financial objectives for this p	ourchase? (Check all that apply		n order the
	most important objectives)	la se ase		
	Preservation of Principal Minimum guaranteed interest rate	Income Probate avoidance		
			omo	
	Growth (long-term) Safety of principal and growth	Safety of principal and inco	Jille	
	Pass assets to a beneficiary or	Other:		
	beneficiaries at death	Onici.	_	
C.	Describe your risk tolerance: (Check all tha	t apply)		
	☐ Conservative	☐ Moderately aggressive		
	■ Moderately conservative	□ Aggressive		
	☐ Moderate	☐ Other:		
Coi	nments:			
D.	Describe your investment experience by type and length of time:			
E.	How many years from today will you need access to your funds without a penalty?			
	/_/	to Joint Owner's Signature		//

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	that apply)	funds for the purchase	of the proposed annuity?	(list and che	eck all
	☐ Variable Annuity	☐ Fixed Annuity	☐ Indexed Annuity	☐ Life Ir	nsurance
	☐ CDs	☐ Mutual Funds	Inheritance	☐ Rever	se Mortgage
	☐ 401k Rollover	☐ Retirement Plan	☐ Inherited IRA	☐ Mone	ey Market
	☐ Savings/Checking	☐ Death proceeds fr	om Life Insurance		•
	☐ Stocks/Bonds/	☐ Spousal	☐ Other		
	Brokerage Account	Continuation			
F.	Will the proposed annuity	replace any product?		☐ Yes	□ No
	If yes, will you pay a pend	alty or other charge to	obtain these funds?	☐ Yes	☐ No
	If yes, list the amount of t	he charge or penalty		\$	·
G.	If replacing an existing ar	nnuity, please check the	e reason(s) for replacemen	nt:	
	☐ Reduction of fees				
	☐ Gain Lifetime Incom	e Benefit Rider			
	 Replace existing Income my current and future 		new Income Benefit Rider	that better n	neets
	☐ Better selection of in	dices			
	☐ Remove funds from	market risk			
	☐ Bonus increases my contract value and death benefit value on Day 1				
	☐ Other				
H.	Plans for accessing annuity the contract. Then indica	·	val options you anticipate a om now you plan to elec	_	-
	Options		Number of Years		
	☐ Penalty-Free With	drawal			
	☐ Annuitization/Inco	ome Rider			
	☐ Lump Sum		+		
	Lonip 3011				
	☐ Required Minimu	m Distribution			
	☐ No current plans	to access			
Ad	ditional Information:				
_		//			_//
$\mathbf{O}_{\mathbf{v}}$	unor's Signaturo	Signed Date	Laint Owner's Signature	Sia	nad Data

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Note: The following three so Agent proposing purchase; a response consisting of "No	each section requires		
Advantages of purchasing	g the proposed annu	uity:	
Disadvantages of purchas	sing the proposed a	nnuity:	
The basis for my recomme exchange your existing ar	-		
Agent's Signature			Date Signed
Note: No questions or res signature. If any informat insurance agent or insure	ion requested is und	available, not applicable (
☐ I have chosen to p☐ My annuity purch	to provide the request be protection afforded de this information at provide <u>LIMITED</u> informated ase <u>IS NOT BASED</u> or	me by the Florida Statutes r	regarding the suitability
REVIEWING THE IN RECORDED IS NOT	S FORM IF ANY ITEM IFORMATION RECO TRUE AND CORREC		BEFORE CAREFULLY INFORMATION KNOWLEDGE.
INITIALS FOR SIGN		PRM PAGES WITH THE EXC QUIRED.	CEPTION OF THE
Owner's Signature	Signed Date	Joint Owner's Signature	e Signed Date

EXPLANATION OF TERMS

- "Age" is the natural person's attained age on the day the form is completed.
- "Tax status" is the owner's federal Income tax filing status such as "single" or "married filing jointly"; if "exempt," so state.
- **"Form of Ownership"** is a type of entity, other than a natural person, including a corporation, trust, partnership, limited liability company, or other business or not-for-profit entity.
- "Supporting documents" are the documents that provide a basis for the relationship between the Proposed Annuitant, and the Owner as it may exist.
- "Annual income" is income received during a calendar year, whether earned or unearned.
- "Source of annual income" is the income-generating source, such as pension income, dividends, earned income, etc.
- "Annual household income" is the combined annual income received by all household members each calendar year.
- "Existing assets" are financial assets including life insurance and annuities.
- **"Existing liquid net worth"** is applicable to those net assets that can readily be converted into their cash equivalent, without loss of principal after all surrender charges or other deductions have been taken.
- "Financial objectives" are the owner's stated goals as described to the insurance agent or insurer, if no insurance agent is involved. These may include, but are not limited to, the following: (1) income, (2) growth (long-term capital appreciation), (3) safety of principal and income, (4) safety of principal and growth, (5) to pass the investment to a beneficiary or beneficiaries at death.
- "Risk tolerance" means the degree of uncertainty that an investor can reasonably tolerate with regard to a negative change in his or her investments. Examples of risk tolerance levels may include the following: (1) conservative (prefer little or no risk), (2) moderately conservative (some risk, reduced safety of principal), (3) moderate (average risk with potential losses and potentially higher returns), (4) moderately aggressive (above average risk with potential losses, risk of principal and potentially higher returns), (5) aggressive (willing to sustain losses or loss of principal in pursuit of higher returns).
- "Source of the funds" to be used to purchase the proposed annuity means from where the funds will come to purchase the annuity, and may include but are not limited to; (1) an existing annuity or life insurance contract, (2) liquid assets, including but not limited to, cash in banks, maturing certificates of deposit, and money market accounts, (3) personal loans, (4) equity loans, (5) mortgages, reverse mortgages, (6) death benefit proceeds, (7) funds received upon retirement from employment, including but not limited to, 401(k) accounts, pensions, and other tax-sheltered funds, (8) equities, mutual funds, or bonds, (9) proceeds from real estate transactions.

Owner 3 Signature	Signed Date	John Owner 3 Signature	Signed Date
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Signed Date

Owner's Signature

Joint Owner's Signature

Signed Date