

PRIVACY NOTICE

YOUR PERSONAL INFORMATION IS SAFE WITH AMERICAN EQUITY

American Equity Investment Corporation respects your privacy and has enacted internal policies to ensure that it is protected. Recent federal legislation requires that financial institutions communicate their privacy policy to customers. Firms may adopt one of three types of policies:

- *Opt-out*, which allows companies to share information, but permits individual customers to request that their specific information not be shared.
- *Opt-in*, which permits companies to share information only if the customer specifically authorizes the institution to do so.
- *Do Not Share*, which restricts companies from sharing personal, non-public information only as permitted by law and as necessary to provide products or services to the customer, or to conduct business.

American Equity has adopted a *Do Not Share* policy, the most restrictive and protective of your rights. We believe this policy allows us to serve valued customers like you in ways that meet everyone's best interests.

If you want to speak with someone about information privacy issues, please give us a call at 1-812-945-9888.

Sincerely,

Timothy E. Peoples
President

American Equity Investment Corporation's Business Continuity Planning

American Equity has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 812-945-9888, you should call our alternative number 502-643-7530.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within two business days. In a disruption affecting our business district or city, we will transfer our operations to a site outside of the affected area, and recover and resume business within three business days. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at 812-945-9888.