



**AMERICAN EQUITY**  
INVESTMENT LIFE INSURANCE COMPANY®

OUR VALUES  
AND PRINCIPLES



Our products are more than a contract, they're a partnership. You worked hard to secure financial stability, and our team works hard to help fund the retirement you planned.

We understand the important role our products serve for our partners now and for future generations. We ensure the guarantees we offer through prudent portfolio management, while maintaining the highest levels of service.

We are the one who works for you.



*Ron Grensteiner*  
Ron Grensteiner  
**PRESIDENT**



American Equity is its people, and the values we were founded on. These guiding principles helped establish a company culture where doing the right thing and doing things right are fundamental practices.

Our culture did not happen by chance. These values were instituted at American Equity's onset, and have pillared our place as a top-tier carrier of fixed index annuities.\*

## OUR COMMITMENT



**Service**



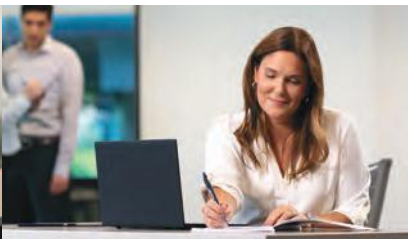
**Integrity**



**Safety**



**Excellence**



# SERVICE



Superior service is American Equity's difference maker. It starts by hiring great people with positive attitudes, who go above-and-beyond, day-after-day. Our emphasis on a positive work ethic fostered our people-first culture and informs every service we provide. Whether it's as simple as team members on site to answer phone calls, or as important as helping secure lifelong income, we are motivated to serve you.

Retirement needs may change with time, but quality service is timeless. American Equity is committed to delivering service second to none through innovative channels, as well as traditional methods.



# INTEGRITY



Trust is integral to any successful partnership, especially when it comes to financial stability. American Equity is guided by the highest standards of ethical conduct and driven to do the right thing, treat people how they deserve and provide honest, straight-forward solutions.

We stand by our products whose consistent and transparent designs help fund hundreds of thousands of retirements across America.





# SAFETY





At American Equity, we appreciate retirement goes beyond money. It's a culmination of work and planning for a standard of living you enjoy. Our contract owners can sleep at night knowing their retirement is safe and financial stability is secure. We call this Sleep Insurance<sup>®</sup>. Through American Equity prudent fund management, we strive for steady and reliable long-term results to help our clients enjoy lifelong income.



# EXCELLENCE



Our focus has always been developing and delivering competitive retirement products. This is what we do, and we do it well. Our products are supported by our principles of excellence, and have established us as a leading issuer of fixed index annuities.

### **Principles of Excellence**

- Quality financial performance
- High level of service, superior to our competitors
- Above average value to our contract holders
- Recognize and develop market opportunities





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\*Source: Wink's Sales and Market Report, 1998-18 [https://www.looktowink.com/2019/05/overall\\_indexedannuitysales2018/](https://www.looktowink.com/2019/05/overall_indexedannuitysales2018/)  
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