



**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 888-221-1234 • Fax 515-226-3129  
 www.american-equity.com

# Certification of Trust Agreement

If a trust is the owner or beneficiary of a contract, please submit this form along with the first page of the trust, all signature and notary pages of the trust, and the page identifying the trustee(s) OR a full copy of the trust.

## SECTION 1: CONTRACT INFORMATION

Contract Number(s): \_\_\_\_\_  Check here if the contract number is pending

Annuitant: \_\_\_\_\_ Relationship to trust:  Grantor  Trustee  Beneficiary

Joint Annuitant: \_\_\_\_\_ Relationship to trust:  Grantor  Trustee  Beneficiary  
 (if applicable)

**Note: if the grantor is not an annuitant, the trustee must also submit the Trust Statement of Understanding (form 4268)**

## SECTION 2: TRUST INFORMATION

Full legal name of trust: \_\_\_\_\_

Effect date of trust: \_\_\_\_\_ Tax ID number: \_\_\_\_\_ State law which governs trust: \_\_\_\_\_

Preparer of trust: \_\_\_\_\_ Preparer's telephone number: \_\_\_\_\_

Type of trust:  Living:  Revocable  Irrevocable  
 Testamentary (please submit death certificate)

Was the trust validly executed?  Yes  No

Is the trust currently in full force and effect?  Yes  No

Does the trust have a U.S. bank account?  Yes  No

*American Equity reserves the right to request additional trust pages, if deemed necessary.*

## SECTION 3: GRANTOR/TRUSTEE INFORMATION

Grantor(s): \_\_\_\_\_

Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

Successor Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

Successor Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

Successor Trustee: \_\_\_\_\_  
 Full Name Phone Number

Address \_\_\_\_\_

When taking action on this contract, the trust requires paperwork be signed by: (Please mark the appropriate box.)

all trustees  a majority of trustees  any trustee  trust only has one trustee

Not complete without all pages.

**SECTION 4: AGENT INFORMATION**

My insurance agent or a person affiliated with my insurance agent is: (check all that apply)

a trustee  a successor trustee  a trust protector  a trust beneficiary  not associated with the trust in any manner

If you indicated your agent is a trustee, successor trustee, trust protector or trust beneficiary, please explain your relationship with the agent:

\_\_\_\_\_

\_\_\_\_\_

**NOTE: American Equity does not allow current or former agents, their spouses, or persons affiliated with them to serve as the trustee or trust protector of a trust or to be named as the beneficiary of a contract owner's trust, unless the agent has a close familial relationship to the contract owner.**

**SECTION 5: TRUSTEE DECLARATION**

The trustee(s) represents that if the trust is named as owner, it is authorized under the terms of the trust to purchase and hold an annuity contract, and that the trust and applicable beneficiaries of the trust have an insurable interest in the annuitant and the annuitant is permitted under applicable state law. If the trust is a beneficiary of the contract(s), it is authorized to receive annuity proceeds. The trustee(s) has determined the suitability of the contract for the trust and its conformance to income distribution requirements of the trust and to applicable federal and state law. The trustee(s) had an opportunity to consult with their own independent legal and tax advisors. All information contained in this certification accurately reflects the terms of the trust and the trustee(s) will hold American Equity and its agents, employees, and other representatives harmless from any action American Equity takes at the direction of the trustee(s).

The trustee(s) understands and agrees that American Equity's sole obligation is to perform under the terms of the contract(s) and that American Equity may rely on the signature(s) of the trustee(s) in the same regard as if they were the actual owner or beneficiary of the contract(s). American Equity may rely solely on this certification as well as the statements and representations made on the application as a basis for issuing and/or performing obligations of the contract(s) and determining the trust is in effect and the information provided is accurate; American Equity has no obligation to investigate the terms of the trust or the authority of the trustee(s) and will not be accountable for knowledge about the terms of the trust beyond this certification; American Equity has no responsibility regarding the use of any payments made to the trustee(s). American Equity may rely upon the direction of the trustee(s) until American Equity receives written notification, at its home office, of a change of trustee. The trustee(s) agrees to notify American Equity within a reasonable time after such a change occurs.

The trustee(s) further acknowledges and agrees that:

- neither American Equity nor its independent agents are authorized to recommend or sell trusts and that any trust recommendation should be provided by a qualified advisor;
- neither American Equity nor its independent agents, employees, or representatives are authorized to give tax or legal advice;
- the trustee(s) has not relied upon any representation or advice of any of American Equity's independent agents, employees or representatives with respect to the terms or validity of the trust or the utilization of the trust as the owner and/or beneficiary of the contract(s); and
- the purchase of the contract(s) is not required in conjunction with the establishment of the trust and that any fees, costs, and/ or expenses associated with the establishment of the trust are independent of any premium paid for the purchase of the contract(s).

**SIGNATURES**

_____	_____
Trustee Signature	Date
_____	_____
Trustee Signature	Date
_____	_____
Trustee Signature	Date

**Corporate Trustee\***

Name of Authorized Signer: \_\_\_\_\_ Title/Capacity: \_\_\_\_\_

Signature/Title \_\_\_\_\_ Date \_\_\_\_\_ Phone Number \_\_\_\_\_

\*Corporate trustees must also submit a corporate resolution identifying those individuals authorized to sign on behalf of the corporation OR American Equity's Corporate Certification (form 4385)

Not complete without all pages.