

FARA ALMA Branch Becomes American Equity Risk Services, LLC (AERS)

In July, 2009 the AEU dedicated claims unit formerly known as the FARA ALMA Branch became American Equity Risk Services, LLC (**AERS**). **AERS** is a new joint venture company owned by The American Equity Underwriters, Inc. (AEU) and F. A. Richard & Associates, Inc. (FARA). **AERS** gives AEU and FARA a more direct connection as it relates to our claims adjusting and further enhances our team approach. Our team approach is designed to further reduce claims, drive down premiums and ultimately retain long-term clients.

AERS had no change in personnel, account assignments or contact information. Members continue to receive the same excellent supervision by AEU and nationwide networking with FARA you have always received.

Frequently Asked Questions Regarding American Equity Risk Services, LLC (AERS)

Will this affect how I report my claims?

You may continue to:

- File claims online at www.amequity.com
- File claims by phone at 888-285-2562
- File claims by fax at 888-453-2562

You may also file claims at claimopening@aersclaims.com.

Will this affect who handles my claims?

There will be no change in:

- Personnel
- Account assignments
- Contact information

New email addresses (aersclaims.com) will be phased in without any interruption in current email services.

Will this affect how my claims are handled?

AERS will continue to use the same vendors including:

- Bill Review
- Pharmacy Savings Program
- Online claims viewing

If you have any further questions please call AERS at 888-285-2562 or AEU at 866-238-8754.