Howe Robert L

Howe Rober	ιL										
Form 5	2000										
February 12, FORN								OMB A	PPROVAL		
		STATES SECU	RITIES AN	D EXCH	IANG	E CO	OMMISSION	OMB	3235-0362		
Check this no longer	box if subject		Washington, D.C. 20549					Number: Expires:	January 31, 2005		
to Section 16. Form 4 or Form 5 obligations may continue. See Instruction							Estimated average burden hours per response 1.0				
1(b).	Filed purs ^{oldings} Section 17(a	suant to Section 1 a) of the Public U 30(h) of the In	tility Holdin	g Compa	ny A	ct of	1935 or Sectio	n			
Howe Robert L Symbol AMERI			RICAN EQUITY STMENT LIFE HOLDING				5. Relationship of Reporting Person(s) to Issuer				
							(Check all applicable) X Director 10% Owner				
(Last)	(First) (M	(Month/I	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) XDirector 12/31/2008 X			Officer (give		er (specify			
5000 WEST SUITE 440	OWN PARKWA	Y,									
			endment, Date Original nth/Day/Year)				6. Individual or Joint/Group Reporting				
							(chec	k applicable line)		
WEST DES	MOINES, IAÂ	50266					_X_ Form Filed by				
				Person					More than One Reporting		
(City)	(State) ((Zip) Tab	le I - Non-Deri	vative Sec	urities	s Acqu	ired, Disposed of	f, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5))	Securities Beneficially Owned at end	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Amount	(A) or (D)	Price	Fiscal Year (Instr. 3 and 4)	(Instr. 4)	(1150.4)		
Common Stock	Â	Â	Â	Â	Â	Â	5,500	D	Â		
securities beneficially owned directly or indirectly. contai				n this for	m are	not re	llection of infor equired to resp Ilid OMB contro	ond unless	SEC 2270 (9-02)		

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	Number Expiration Date Under		7. Title and A Underlying S (Instr. 3 and		
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Options - Right to Buy	\$ 10.85	Â	Â	Â	Â	06/11/2011	06/11/2018	Common Stock	10,000

Reporting Owners

Reporting Owner Name / Address	Relationships				
rg	Director	10% Owner	Officer Other		
Howe Robert L 5000 WESTOWN PARKWAY, SUITE 440 WEST DES MOINES, IA 50266	ÂX	Â	Â	Â	
Signatures					

Robert L. Howe	02/12/2009
<u>**</u> Signature of Reporting Person	Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.