


Indexed Annuities	Crediting Methods	Bonus %	Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
AMERICAN INVESTORS LIFE Ratings: A.M. Best A, Moody's A1, S&P AA- Rates Effective 5/06/2009 Call 800-255-5055 www.iamsinc.com										
<b>Income Select Bonus</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.00% 2.80% Cap Cap • 1- Yr Point-to-Point Index 4.50% 6.00% • 1- Yr Monthly Cap Index 2.25% 2.50% • 1-Yr Avg. Index (no spread) 4.50% 6.25% • 1-Yr Multiple Index(no spread) 4.50% 6.25% • 1-Yr Pt to Pt with Par. Rate* 25% 25% • 1-Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00% <b>Add'l Annuity Bonus</b> <small>Based on any remaining 1st year premium; must select income payment with minimum 10-year guarantee or life option; availability varies by state.</small>	10.00%	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000  0-74 in IN	Year 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	10 Years	All Except: AK, CT, DE, MN, NJ, NY, OR, PA, UT, WA  Call for details in: IN, MA	Yr 1 0-75 7.00% 76-78 5.00%  Yrs 2-5 0-75 3.50% 76-78 2.50%
<b>Income Select Plus</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.25% 3.05% Cap Cap • 1- Yr Monthly Cap Index 2.25% 2.50% • 1- Yr Point-to-Point Index 5.25% 6.75% • 1- Yr Pt to Pt with Par. Rate* 25% 25% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00% <b>Add'l Annuity Bonus</b> <small>Based on any remaining 1st year premium; must select income payment with minimum 10-year guarantee or life option; availability varies by state.</small>	5.00%	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000	Year 1, 0.5% of premium plus bonus per month  Yrs 2+ 10%	No	Yes	10 Years	All Except: NJ, NY, OR  Call for details in: CT, DE, MA, MN, PA, WA	Yr 1 0-75 7.50% 76-78 5.50%  Yrs 2-5 0-75 3.75% 76-78 2.75%
<b>Income Select Plus S</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.15% 2.95% Cap Cap • 1- Yr Point-to-Point Index 5.00% 6.50% • 1- Yr Monthly Cap Index 2.25% 2.50% • 1- Yr Pt to Pt with Par. Rate* 25% 25% • 1-Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00% <b>Add'l Annuity Bonus</b> <small>based on any remaining 1st year premium; must select income payment with minimum 10-year guarantee or life option; availability varies by state.</small>	5.00%	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000	Year 1+ 10%	No	Yes	10 Years	Available for sale <u>ONLY</u> in: CT, DE, MN, PA, WA	Yr 1 0-75 6.00% 76-78 4.00%  Yrs 2-3 0-75 3.00% 76-78 2.00%
<div style="background-color: yellow; padding: 10px; text-align: center;">  <p><b>Take a closer look at: <i>Income Edge Plus!</i></b></p> <p><b>Guarantees An Income Your Client Can't Outlive</b></p> <p> <span style="color: red;">➡</span> <b>7.2% Income Account Value Guarantee</b> <span style="color: red;">➡</span> <b>Income Doublor Benefits</b> <span style="color: red;">➡</span> <b>Wellness Benefits</b> <span style="color: red;">➡</span> <b>Income Available in Year 1</b> </p> <p style="text-align: right;"><b>Now Available!*</b></p> <p style="text-align: right; font-size: small;">*Call us for state approvals!</p> </div>										
<small>For Agent use only - not for use in solicitation from the public. Rates are effective as of the dates listed and are subject to change at any time. Product availability, features, strategies and limitations may vary by state and may contain additional restrictions. This is a summary only; contact IAMS for complete product details. The A.M. Best Co. rated American Investors Life Insurance Company, Inc., A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of the Best's 15 rating categories. Income Edge Rider [form AIR (06/06), AIR (Rev.10/06), AIR (Rev.9/07) or state variation], an optional rider for which an annual premium is charged, and the Income Select Annuity series [forms FPIA5 (06/06), FPIA7 (06/06), FPIA10 (06/06) and FPIA10P (06/06) or state variation] are issued by American Investors Life Insurance Company, Inc., Topeka, KS. Product features, limitations and availability vary by State; see the Product Disclosure for details. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Withdrawals in excess of the free amount are not credited with index interest for that term, may forfeit potential interest credits, may be subject to withdrawal charges and a market value adjustment and may result in the loss</small>										

Indexed Annuities	Crediting Methods	Bonus %	Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
AMERICAN INVESTORS LIFE Ratings: A.M. Best A, Moody's A1, S&P AA- Rates Effective 5/06/2009										
Call 800-255-5055 www.iamsinc.com										
<b>Income Select 5</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.30% 3.10% <u>Cap Cap</u> • 1- Yr Point-to-Point Index 5.25% 6.75% • 1- Yr Monthly Cap Index 2.25% 2.50% • 1-Yr Pt to Pt with Par. Rate* 25% 25% • 1-Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	N/A	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-83 \$5,000	Year 1, 0.5% of premium per month  Yrs 2+ 10%	No	Yes	5 Years	All Except: NY  Call for details in: MA	Yr 1 0-75 3.00% 76-80 2.05% 81-83 1.95% Yrs 2-3 0-75 1.50% 76-80 1.03% 81-83 0.98%
Flex Premium FPIA5 (06/06)										
<b>Income Select 7</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.60% 3.40% <u>Cap Cap</u> • 1- Yr Point-to-Point Index 5.75% 7.25% • 1- Yr Monthly Cap Index 2.25% 2.50% • 1-Yr Pt to Pt with Par. Rate* 25% 25% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	N/A	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-81 \$5,000	Year 1, 0.5% of premium per month  Yrs 2+ 10%	No	Yes	7 Years	All Except: NY  Call for details in: MA	Yr 1 0-75 4.00% 76-81 2.75% Yrs 2-3 0-75 2.00% 76-81 1.38%
Flex Premium FPIA7 (06/06)										
<b>Income Select Platinum</b>	Initial Premium: \$5,000 \$75,000 + • 1- Yr Point-to-Point Index 7.50% 9.00% • 1-Yr Pt to Pt with Par. Rate* 25% 25% • 1-Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00% • 1-Yr Pt to Pt Guaranteed Cap 5.75% 6.75% • Fixed Strategy 3.25% 4.05%	N/A	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000	Yr 1 + 10%	No	Yes	10 Years	All Except: CT, DE, MN, NJ, NV, NY, OR, PA, UT, WA  Call for details in: MA	Yr 1 0-75 5.00% 76-78 3.00% Yrs 2-3 0-75 2.50% 76-78 1.50%
Flex Premium FPIAR (10/07)										
ALLIANZ Ratings: A.M. Best A, S&P AA, Moody's A2 Rates Effective 7/7/2009										
Call 800-255-5055 www.iamsinc.com										
<b>MasterDex 5 Plus</b>	• S&P 500 Mthly Cap <u>Cap</u> 2.70% • NASDAQ Mthly Cap 2.90% • FTSE 100 Mthly Cap 2.70% • S&P 500 Annual Pt to Pt 6.25% • NASDAQ Annual Pt to Pt 5.50% • FTSE 100 Annual Pt to Pt 5.75% • Fixed Account 3.00%	5.00 On Premium Years 1-5	2% - 3% on 87.5% of Premiums paid	0-80 \$15,000	Yr 1 + 10%	1-6 100%  50% 7-12	Yes	10 Years	All Except: NV, NY, OR, WA	0-75 8.00% 76-80 6.00% Reduced in Yrs 2-3 Trail Commission Options Available
Flex Premium first 5 years										

For Agent use only - not for use in solicitation from the public. Rates are effective as of the dates listed and are subject to change at any time. Product availability, features, strategies and limitations may vary by state and may contain additional restrictions. This is a summary only; contact IAMS for complete product details. The A.M. Best Co. rated American Investors Life Insurance Company, Inc., A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of the Best's 15 rating categories.

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ALLIANZ Ratings: A.M. Best A, S&P AA, Moody's A2 Rates Effective 7/7/2009										Call 800-255-5055 www.iamsinc.com
<b>MasterDex 10 Plus</b>  Flex Premium first 5 years	<ul style="list-style-type: none"> <li>• S&amp;P 500 Mthly Cap 3.20%</li> <li>• NASDAQ Mthly Cap 3.40%</li> <li>• FTSE 100 Mthly Cap 3.10%</li> <li>• S&amp;P 500 Annual Pt to Pt 8.00%</li> <li>• NASDAQ Annual Pt to Pt 7.25%</li> <li>• FTSE 100 Annual Pt to Pt 7.75%</li> <li>• Fixed Account 3.25%</li> </ul>	<b>10.00</b> On Premium Years 1-5	1% - 3% on 87.5% of Premiums paid	0-80 \$15,000	Yr 1 + 10%	1-6 100% 50% 7-12	Yes	<b>10 Years</b>	All Except: CA, CT, NV, NY, OR, PA, UT, WA	0-75 8.00% 76-80 5.00%  Reduced in Yrs 2-3 Trail Commission Options Available
<b>MasterDex X</b>  Flex Premium first 3 years	<ul style="list-style-type: none"> <li>• S&amp;P 500 Mthly Cap 3.00%</li> <li>• NASDAQ Mthly Cap 3.20%</li> <li>• S&amp;P 500 Annual Pt to Pt 6.25%</li> <li>• NASDAQ Annual Pt to Pt 6.00%</li> <li>• Fixed Account 2.75%</li> </ul>	<b>10.00</b>	2.50% on 87.5% of Yr 1 Premiums	0-80 \$20,000	Yr 2 + 10%	1-6 100% 50% 7-12	Yes	<b>10 Years</b>	All Except: CA, CT, IN, MD, MS, NJ, NV, NY, OR, UT, WA	0-75 8.00% 76-80 6.00%  Reduced in Yrs 2-3 Trail Commission Options Available
<b>Endurance Plus</b>  Flex Premium first 3 years	<ul style="list-style-type: none"> <li>• S&amp;P 500 Mthly Cap 3.00%</li> <li>• NASDAQ Mthly Cap 3.60%</li> <li>• FTSE 100 Mthly Cap 3.00%</li> <li>• S&amp;P 500 Annual Pt to Pt 6.50%</li> <li>• NASDAQ Annual Pt to Pt 6.00%</li> <li>• FTSE 100 Annual Pt to Pt 6.50%</li> <li>• Fixed Account 3.10%</li> </ul>	20% to Enhanced WD Benefit or Premium Received 1st 3 Contract Yrs. No Bonus to Accum. Value	90% of Premium Paid Receives Guaranteed Rate at issue no less than 1.5%	0-80 \$10,000	Yr 1 + 10%	1-6 100% 50% 7-12	Yes	<b>10 Years</b>	All Except: AK, CA, CT, MN, NV, NJ, NY, OR, PA, TX, UT, WA	0-75 8.00% 76-80 5.00%  Reduced in Yrs 2-3 Trail Commission Options Available
AMERICAN EQUITY Ratings: A.M. Best A- S&P BBB+ Rates Effective 4/01/2009										Call 800-255-5055 www.iamsinc.com
<b>Bonus Gold</b>  Flex Premium (INDEX-1-07)	<ul style="list-style-type: none"> <li>• Fixed Value Rate 3.35%</li> <li>• S&amp;P Annual Mo. Avg. 7.00%</li> <li>• S&amp;P Annual Mo. Avg. NA</li> <li>• Dow Annual Mo. Avg. 7.00%</li> <li>• S&amp;P Annual Pt. to Pt. 7.00%</li> <li>• S&amp;P Annual Pt. to Pt. NA</li> <li>• Dow Annual Pt. to Pt. 7.00%</li> <li>• S&amp;P Monthly Pt. to Pt. 2.80%</li> <li>• Lehman Brothers US Aggregate Ann. Pt. to Pt. 4.00%</li> </ul>	<b>10.00</b>	3.00% on 80% of Yr 1 Premiums	0-80 \$5,000	Yr 1 Systematic WD Yr 2+ 10%	1/12 per month Yr 1	Yes	<b>16 Years</b>	All Except: AK, AL, CT, MN, NY, OR, UT, WA  Call for Details: DE, OK	Yr 1 0-75 6.00% 76-80 4.50% Yr 2 0-75 1.05% 76-80 0.79% Yr 3 0-75 1.15% 76-80 0.86%  Commission Increase available if you take the American Equity training on their website!
<b>Income Gold</b>  Flex Premium (INDEX-3-07)	<ul style="list-style-type: none"> <li>• Fixed Value Rate 3.35%</li> <li>• S&amp;P Annual Mo. Avg. 7.00%</li> <li>• S&amp;P Annual Mo. Avg. NA</li> <li>• Dow Annual Mo. Avg. 7.00%</li> <li>• S&amp;P Annual Pt. to Pt. 7.00%</li> <li>• S&amp;P Annual Pt. to Pt. NA</li> <li>• Dow Annual Pt. to Pt. 7.00%</li> <li>• S&amp;P Monthly Pt. to Pt. 2.80%</li> <li>• Lehman Brothers US Aggregate Ann. Pt. to Pt. 4.00%</li> </ul>	<b>5.00</b>	3.00% on 84% of Yr 1 Premiums	0-80 \$5,000	Yr 1 Systematic WD Yr 2+ 10%	1/12 per month Yr 1	Yes	<b>12 Years</b>	All Except: AL, CT, DE, MN, NY, OR, UT, WA	Yr 1 0-75 5.63% 76-80 4.22% Yr 2 0-75 0.98% 76-80 0.74% Yr 3 0-75 1.08% 76-80 0.81%  Call for details in AK

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<b>Retirement Gold</b>  Flex Premium (INDEX-1-09)	<ul style="list-style-type: none"> <li>Fixed Value Rate 3.10%</li> <li>S&amp;P Annual Mo. Avg w/PR</li> <li>S&amp;P Annual Mo. Avg w/CAP</li> <li>S&amp;P Annual Pt. to Pt. w/PR</li> <li>S&amp;P Annual Pt. to Pt. w/CAP</li> <li>S&amp;P Monthly Pt. to Pt.</li> </ul>	<table border="1"> <tr><th>Cap</th><th>P.R.</th></tr> <tr><td>NA</td><td>30%</td></tr> <tr><td>6.50%</td><td>NA</td></tr> <tr><td>NA</td><td>25%</td></tr> <tr><td>6.50%</td><td>NA</td></tr> <tr><td>2.60%</td><td>NA</td></tr> </table>	Cap	P.R.	NA	30%	6.50%	NA	NA	25%	6.50%	NA	2.60%	NA	12.00	2.25% on 87.5% of premiums paid, less withdrawal proceeds at MGIR, compounded annually	0-78 \$5,000	10% of contract value annually, starting yr 2. Systematic w/d & RMD immediately from fixed value	1st mo full 1/12 each month after	Yes	10 Years  Bonus Vesting 0-78 14 years 79-85 10 years	All Except: AL, CT, DE, MN, NH, NY, OR, PA, WA	<table border="1"> <tr><th>Yr</th><th>Rate</th></tr> <tr><td>Yr 1</td><td>0-78 6.00%</td></tr> <tr><td>Yr 2</td><td>0-78 1.05%</td></tr> <tr><td>Yr 3</td><td>0-78 1.15%</td></tr> </table> Call for details in: AK, IN, SC, UT	Yr	Rate	Yr 1	0-78 6.00%	Yr 2	0-78 1.05%	Yr 3	0-78 1.15%																			
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<b>AG Horizon Index Annuity</b>  Single Premium (CONTRACT #04367)	<ul style="list-style-type: none"> <li>S&amp;P 500 Monthly Pt to Pt</li> <li>S&amp;P 500 2 Year Pt to Pt</li> <li>Fixed Interest Account 3.50%</li> </ul>	<table border="1"> <tr><th>Cap</th></tr> <tr><td>3.25%</td></tr> <tr><td>20.00%</td></tr> </table>	Cap	3.25%	20.00%	3.00 or 2.00  Based on Selected Death Benefit	3% on 90% of Yr 1 Premiums	0-85 NQ 0-70 Q \$5,000	Yr 2+ 10%	100% 1-6 50% 7-12	5 Yr Pay 3.00 Bonus  Full Accm 2.00 Bonus	9 Years	All Except: AK, MN, NJ, NY, OK, OR, UT, VT, WA	<table border="1"> <tr><th>Yr</th><th>Rate</th></tr> <tr><td>0-75</td><td>7.00%</td></tr> <tr><td>76-80</td><td>4.50%</td></tr> <tr><td>81-85</td><td>3.00%</td></tr> </table> Call for details in PA	Yr	Rate	0-75	7.00%	76-80	4.50%	81-85	3.00%																												
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<b>Value Lock 10</b>  Single Premium	<ul style="list-style-type: none"> <li>S&amp;P 10 Year Averaging Pt to Pt with Lock-in option during 10 yr period</li> <li>Confinement &amp; Disability Waivers</li> <li><b>No Cap, No Fee</b></li> <li>100% Participation Rate</li> </ul>		3.00	1.75% on 90% of Yr 1 Premiums	0-80 \$5,000 NQ \$4,000 Q	Yr 2+ 10%	100% Yr 1	Yes	10 Years	All Except: MA, MN, NJ, NY, ND, OR, VT	<table border="1"> <tr><th>Yr</th><th>Rate</th></tr> <tr><td>0-75</td><td>10.00%</td></tr> <tr><td>76-80</td><td>8.00%</td></tr> </table>	Yr	Rate	0-75	10.00%	76-80	8.00%																																	
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<b>MultiChoice Income 5</b>  Flex Premium MC15 (06/06)	<ul style="list-style-type: none"> <li>Fixed Strategy</li> <li>S&amp;P 1 Year Pt to Pt Par Rate</li> <li>S&amp;P Monthly Pt to Pt</li> <li>S&amp;P 1 Year Pt to Pt</li> <li>1- Yr Pt to Pt Hang Seng</li> <li>1-Yr Pt to Pt Dow Jones EURO STOXX 50®</li> </ul>	<table border="1"> <tr><th>Initial Premium:</th><th>\$5,000</th><th>\$75,000 +</th></tr> <tr><td>2.30%</td><td>3.10%</td><td></td></tr> <tr><td>25%</td><td>25%</td><td></td></tr> <tr><th>Cap</th><th>Cap</th><td></td></tr> <tr><td>2.25%</td><td>2.50%</td><td></td></tr> <tr><td>5.25%</td><td>6.75%</td><td></td></tr> <tr><td>4.25%</td><td>6.00%</td><td></td></tr> <tr><td>4.25%</td><td>6.00%</td><td></td></tr> </table>	Initial Premium:	\$5,000	\$75,000 +	2.30%	3.10%		25%	25%		Cap	Cap		2.25%	2.50%		5.25%	6.75%		4.25%	6.00%		4.25%	6.00%		N/A	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-83 \$5,000	Yr 1+ 10%	Accumulated up to 20% maximum in any one year	No	Yes	5 Years	All Except: NY  Call for details in: CT, MA	<table border="1"> <tr><th>Yr</th><th>Rate</th></tr> <tr><td>Yr 1</td><td>0-75 3.00%</td></tr> <tr><td></td><td>76-80 2.05%</td></tr> <tr><td></td><td>81-83 1.95%</td></tr> <tr><td>Yrs 2-3</td><td>0-75 1.50%</td></tr> <tr><td></td><td>76-80 1.03%</td></tr> <tr><td></td><td>81-83 0.97%</td></tr> </table>	Yr	Rate	Yr 1	0-75 3.00%		76-80 2.05%		81-83 1.95%	Yrs 2-3	0-75 1.50%		76-80 1.03%		81-83 0.97%
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<b>MultiChoice Income 7</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.60% 3.40% • S&P 1 Year Pt to Pt Par Rate 25% 25% <u>Cap</u> <u>Cap</u> • S&P Monthly Pt to Pt 2.25% 2.50% • S&P 1 Year Pt to Pt 5.75% 7.25% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	N/A	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-81 \$5,000	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	7 Years	All Except: NY  Call for details in: CT, MA	Yr 1 0-75 4.00% 76-81 2.75%  Yrs 2-3 0-75 2.00% 76-81 1.38%
<b>MultiChoice Income Plus</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.25% 3.05% • S&P 1 Year Pt to Pt Par Rate* 25% 25% <u>Cap</u> <u>Cap</u> • S&P Monthly Pt to Pt 2.25% 2.50% • S&P 1 Year Pt to Pt 5.25% 6.75% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	5.00	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	10 Years	All Except: NY, OR  Call for details in: CT, DE, MA, MN, PA, WA	Yr 1 0-75 7.50% 76-78 5.50%  Yrs 2-5 0-75 3.75% 76-78 2.75%
<b>MultiChoice Income Plus S</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.15% 2.95% • S&P 1 Year Pt to Pt Par Rate* 25% 25% <u>Cap</u> <u>Cap</u> • S&P Monthly Pt to Pt 2.25% 2.50% • S&P 1 Year Pt to Pt 5.00% 6.50% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	5.00	87.5% of Premiums at an interest rate between 1% & 3% based on the 5 year Treasury	0-78 \$5,000	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	10 Years	Available for sale <b>ONLY</b> in: CT, DE, MN, PA, WA	Yr 1 0-75 6.00% 76-78 4.00%  Yrs 2-5 0-75 3.00% 76-78 2.00%
<b>MultiChoice Income Xtra</b>	Initial Premium: \$5,000 \$75,000 + • Fixed Strategy 2.00% 2.80% <u>Cap</u> <u>Cap</u> • 1- Yr Point-to-Point Index 4.50% 6.00% • 1- Yr Monthly Cap Index 2.25% 2.50% • 1-Yr Avg. Index (no spread) 4.50% 6.25% • 1-Yr Multiple Index(no spread) 4.50% 6.25% • 1-Yr Pt to Pt with Par. Rate* 25% 25% • 1- Yr Pt to Pt Hang Seng 4.25% 6.00% • 1-Yr Pt to Pt Dow Jones EURO STOXX 50® 4.25% 6.00%	10.00	3% on 87.5% of Yr 1 Premiums	0-78 \$5,000  0-74 in IN	Year 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	10 Years	All Except: AK, CT, DE, MN, NJ, NY, OR, PA, UT, VT, WA  Call for details in: IN, MA	Year 1 0-75 7.00% 76-78 5.00%  Yrs 2-5 0-75 3.50% 76-78 2.50%

Standard & Poor's has rated Aviva Life and Annuity, AA- (Very Strong); this represents the fourth highest of 24 rating categories. The A.M. Best Company rated Aviva Life and Annuity, A (Excellent); this represents the third highest rating of 15 rating categories. Moody's A1 (Good) represents the 8th highest out of 18 rating categories.

Indexed Annuities	Crediting Methods	Bonus %	Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
EQUITRUST Ratings: A.M. Best B+, S&P A- Rates Effective 6/19/2009						Call 800-255-5055 www.iamsinc.com				
<b>Market Power Bonus Index</b> Flex Premium in Yr 1	<ul style="list-style-type: none"> <li>S&amp;P Annual Reset Pt to Pt 7.50% Cap</li> <li>S&amp;P Annual Daily Average 8.50%</li> <li>S&amp;P Monthly Average w/ Par Rate 40%*</li> <li>S&amp;P Monthly Cap Rate 3.0%</li> <li>Fixed Strategy 3.50%</li> </ul>	10.00	3% on 87.5% of Premiums paid (1.50% on 100% in DE & IL)	0-80 \$30,000	Yr 1 Systematic WD from Fixed Acct Yr 2+ 10%	1-6 100% 50% 7-12	Yes	14 Years	All Except: CT, DE, MN, NY, OR, UT, WA Call for details in: AK, IL	Year 1 0-80 4.25% Year 2 0-80 4.25% Reduced Commission in: AK, IL
<b>MarketBooster Index</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P Annual Reset Pt to Pt 7.00% Cap</li> <li>S&amp;P Annual Daily Average 8.00%</li> <li>S&amp;P Monthly Average w/ Par Rate 40%*</li> <li>Fixed Account 3.25%</li> </ul>	7.00 Premium Bonus Years 1-5	3% on 87.5% of Premiums paid	0-80 \$30,000	Yr 1 Systematic WD from Fixed Acct Yr 2+ 10%	1-6 100% 50% 7-12	Yes	9 Years	All Except: CT, DE, MN, NY, OR, UT, WA	Year 1 0-80 3.50% Year 2 0-80 3.50% Reduced Commission in: AK, IL
<b>Market Seven Index</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P Annual Reset Pt to Pt 7.50% Cap</li> <li>S&amp;P Annual Reset Daily Avg 8.50%</li> <li>S&amp;P Monthly Average w/ Par Rate 50%*</li> <li>Fixed Account 3.60%</li> </ul>	N/A	3% on 87.5% of Premiums paid	0-80 \$30,000	Yr 1 Systematic WD from Fixed Acct Yr 2+ 10%	1-6 100% 50% 7-12	Yes	7 Years	All Except: NY, OR	Year 1 0-80 3.50% Year 2 0-80 3.50% Reduced Commission in: AK, CT, MN, WA
GREAT AMERICAN LIFE INSURANCE COMPANY Ratings: A.M. Best A Rates Effective 7/07/2009						Call 800-255-5055 www.iamsinc.com				
<b>American Legend II</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P 1 Year Point to Point 8.50% Cap</li> <li>S&amp;P Annual Mo. Avg. 9.50% Cap</li> <li>S&amp;P Annual Mo. Avg. N/A</li> <li>S&amp;P Monthly Cap Rate 2.5%</li> <li>Fixed Account 3.75%</li> </ul>	N/A	2.00% on 100% of Premiums paid	18-85 Q 0-85 NQ \$10,000	Yr 1+ 10%	50% 0-6	Yes	7 Years	All Except: NY	0-75 5.50% 76-80 5.10% 81-85 3.50% Trail Commissions Available
<b>American Icon</b> Single Premium	<ul style="list-style-type: none"> <li>S&amp;P 1 Year Point to Point 8.0% Cap</li> <li>S&amp;P Annual Mo. Avg. 7.50% Cap</li> <li>Fixed Account 3.5%</li> </ul>	5.00 Annuitization Bonus 4x7 (Except in IN, NH, NJ, PA, UT, WA)	2.00% on 90% of Yr 1 Premiums	18-85 Q 0-85 NQ \$10,000	Yr 1+ 10%	50% 0-6	Yes	10 Years	All Except: NY Call for details in: IN, MA, NH, NJ, PA, WA	0-75 8.00% 76-80 6.35% 81-85 2.50% Trail Commissions Available
<b>American Valor II</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P Annual Mo. Avg. N/A</li> <li>S&amp;P Annual Daily Avg N/A</li> <li>S&amp;P Annual Mo. Avg. 7.75% Cap</li> <li>S&amp;P 1 Year Point to Point 7.25% Cap</li> <li>Fixed Account 3.25%</li> </ul>	5.00 Ages 0-57 4.00 Ages 58-69 3.00 Ages 70-85	2.00% on 100% of Premiums paid	18-85 Q 0-85 NQ \$10,000	Yr 1+ 10%	100% 1st Yr 50% 2nd Yr	Yes	12 Years (0-57) 10 Years (58-85)	All Except: CT, NY Call for details in: MA, NJ, OR, TX, WA	0-75 6.50% 76-80 5.35% 81-85 3.60% Trail Commissions Available
<b>IAMServices</b> Insurance Agency Marketing Services										
				800-255-5055			<b>Built on Relationships...</b> <b>Focused on You</b>			



Indexed Annuities	Crediting Methods	Bonus %	Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
ING USA ANNUITY & LIFE Ratings: A.M. Best A+, S&P AA, Fitch AA, Moody's Aa3 Rates Effective 7/9/2009 Call 800-255-5055 www.iamsinc.com										
<b>Secure Index Seven</b>  Flex Premium	<ul style="list-style-type: none"> <li>Fixed Strategy 3.25% Initial Premium: \$15,000 Cap \$75,000 Cap</li> <li>S&amp;P Ann Pt. to Pt. 7.50% Cap 8.00% Cap</li> <li>S&amp;P Monthly Pt. to Pt. 2.70% Cap 3.00% Cap</li> <li>S&amp;P Ann Pt. to Pt. w/ PR P.R. N/A P.R. N/A</li> <li>S&amp;P Monthly Avg Asset N/A Asset N/A</li> </ul>	N/A	1.00% on 100% of Premiums paid	0-80  \$15,000 NQ & Q	Yr 1 Systematic WD  Yr 2+ 10%	No	Yes	7 Years	All Except: NY, OR  Call for details: DE, MS, NJ, PA, WA	Yr 1 0-80 5.00%  Yrs 2-5 0-80 2.75%
<b>Secure Index Opportunities Plus</b>  Single Premium	<ul style="list-style-type: none"> <li>Fixed Strategy 3.00% Initial Premium: \$15,000 Cap \$75,000 Cap</li> <li>S&amp;P Ann Pt. to Pt. 7.00% Cap 7.75% Cap</li> <li>S&amp;P Monthly Pt. to Pt. 2.50% Cap 2.80% Cap</li> <li>S&amp;P Ann Pt. to Pt. w/ PR P.R. N/A P.R. N/A</li> <li>S&amp;P Monthly Avg Asset N/A Asset N/A</li> </ul>	5.00	2% on 87.5% of Premiums paid	0-80  \$15,000 NQ & Q	Yr 2+ 10%	No	Yes	10 Years	All Except: AK, CT, DE, MN, NJ, NY, OR, WA  Call for details: IA, IN, MS	0-80 7.00%
LINCOLN NATIONAL LIFE Ratings: A.M. Best A+, S&P AA-, Fitch AA-, Moody's A1 Rates Effective 7/1/2009 Call 800-255-5055 www.iamsinc.com										
<b>OptiPoint 12</b>  Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P 2 Year Point to Point 16.10% Cap</li> <li>S&amp;P Annual Reset Performance Triggered 6.45%</li> <li>S&amp;P 2 Yr Monthly Pt to Pt 4.40% Cap</li> <li>Fixed Account 3.50% *Rates higher on premiumus \$100k+</li> </ul>	4.00 Yrs 1-5	1.50% on 100% of Premiums paid	0-75 \$5,000 NQ \$2,000 Q	Yr 1+ 10%	1-6 100%  7-12 50%	Yes	12 Years	All Except: AK, CT, DE, MN, NY, OR, UT, WA	0-75 7.00%
<b>OptiPoint 10</b>  Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P 2 Year Point to Point 16.10% Cap</li> <li>S&amp;P Annual Reset Performance Triggered 6.45%</li> <li>S&amp;P 2 Yr Monthly Pt to Pt 4.40% Cap</li> <li>Fixed Account 3.50% *Rates higher on premiumus \$100k+</li> </ul>	3.00 Yrs 1-4	1.50% on 100% of Premiums paid	0-80 \$5,000 NQ \$2,000 Q	Yr 1+ 10%	1-6 100%  7-12 50%	Yes	10 Years	All Except: AK, MN, NY, OR, UT	0-75 6.00% 76-80 NQ 4.75% 76-80 Q 3.75%



Dave Pimper  
President  
Lazarus Coaching

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Indexed Annuities	Crediting Methods	Bonus %	Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission																																								
LINCOLN NATIONAL LIFE Ratings: A.M. Best A+, S&P AA-, Fitch AA-, Moody's A1 Rates Effective 7/01/2009 Call 800-255-5055 www.iamsinc.com																																																		
<b>New Directions 8</b> Single Premium	<ul style="list-style-type: none"> <li>S&amp;P 2 Year Point to Point 19.50% Cap</li> <li>S&amp;P Annual Reset Performance Triggered 7.55%</li> <li>Fixed Account 4.10% (Guaranteed 8 Years) *Rates higher on premiums \$100k+</li> </ul>	N/A	1.75% on 100% of Yr 1 Premium	0-85 \$10,000	Yr 1+ 10%	1-6 100% 7-12 50%	Yes	8 Years	All Except: MN, NY, OR	0-75 4.50% 76-80 3.50% 81-85 2.25%																																								
<b>New Directions 6</b> Single Premium	<ul style="list-style-type: none"> <li>S&amp;P 2 Year Point to Point 18.45% Cap</li> <li>S&amp;P Annual Reset Performance Triggered 7.25%</li> <li>Fixed Account 3.90% (Guaranteed 6 Years) *Rates higher on premiums \$100k+</li> </ul>	N/A	1.75% on 100% of Yr 1 Premium	0-85 \$10,000	Yr 1+ 10%	1-6 100% 7-12 50%	Yes	6 Years	All Except: MN, NY, OR	0-75 3.50% 76-80 2.75% 81-85 1.75%																																								
NATIONAL WESTERN LIFE Ratings: A.M. Best A, S&P A Rates Effective 11/20/2008 Call 800-255-5055 www.iamsinc.com																																																		
<b>NWL Ultra Future</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P Annual Reset, Monthly Average, 65% Participation Rate, 1.60% Asset Fee</li> <li>Fixed Account 3.75%</li> </ul> <p style="text-align: right;"><u>Monthly Cap</u> 3.50%</p> <ul style="list-style-type: none"> <li>S&amp;P 1 Yr Monthly Pt. to Pt.</li> </ul>	10.00 Yr 1  4.75 Yrs 2-5	3.00% on 87.5% of Premiums Paid	0-80 \$5,000 NQ \$2,000 Q	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	15 Years	All Except: AK, AL, MS, NY, OR, UT  Call for Details in: DE, FL, IL, IN, MA, MN, NJ, PA, WA	0-75 NQ 7.00% 76-80 NQ 5.00%  0-70 Q 7.00% 71-75 Q 3.50%  76-80 Q 2.00%																																								
<b>NWL Ultra Classic</b> Flex Premium	<ul style="list-style-type: none"> <li>S&amp;P Annual Reset, Monthly Average, 65% Participation Rate, 1.60% Asset Fee</li> <li>Fixed Account 4.25%</li> </ul> <p style="text-align: right;"><u>Monthly Cap</u> 3.50%</p> <ul style="list-style-type: none"> <li>S&amp;P 1 Yr Monthly Pt. to Pt.</li> </ul>	N/A	3.00% on 87.5% of Premiums Paid	0-80 \$5,000 \$2,000 NQ & Q	Yr 2+ 10%  Accumulated up to 50% maximum in any one year	100% 0-6 50% 7-12	Yes	13 Years	All Except: AK, AL, DE, IL, IN, MA, MN, MS, NJ, NY, OR, PA, UT, WA Call for Details in: FL	0-75 NQ 12.00% 76-80 NQ 10.50%  0-70 Q 12.00% 71-75 Q 10.00% 76-80 Q 9.00%																																								
NORTH AMERICAN LIFE Ratings: A.M. Best A+, S&P AA- Rates Effective 3/30/2009 Call 800-255-5055																																																		
<b>Charter Series 14</b> Flex Premium	<table border="0"> <thead> <tr> <th></th> <th>Daily Avg</th> <th>Annual P-P</th> <th>Monthly P-P</th> </tr> </thead> <tbody> <tr><td>• S&amp;P 500</td><td>7.10%</td><td>7.10%</td><td>3.20%</td></tr> <tr><td>• DJIA</td><td>6.20%</td><td>5.40%</td><td>N/A</td></tr> <tr><td>• S&amp;P MIDCAP 400</td><td>6.35%</td><td>5.10%</td><td>N/A</td></tr> <tr><td>• Russell 2000</td><td>6.65%</td><td>5.25%</td><td>N/A</td></tr> <tr><td>• NASDAQ - 100</td><td>N/A</td><td>5.25%</td><td>2.50%</td></tr> <tr><td>• DJ EUROSTOXX 50</td><td>N/A</td><td>6.05%</td><td>N/A</td></tr> <tr><td>• Lehman Bros. U.S. Agg.</td><td>N/A</td><td>3.05%</td><td>N/A</td></tr> <tr><td>• HINDSIGHT INDEX STRAT.</td><td>N/A</td><td>5.25%</td><td>N/A</td></tr> <tr><td>• Fixed Account</td><td>3.0%</td><td></td><td></td></tr> </tbody> </table>		Daily Avg	Annual P-P	Monthly P-P	• S&P 500	7.10%	7.10%	3.20%	• DJIA	6.20%	5.40%	N/A	• S&P MIDCAP 400	6.35%	5.10%	N/A	• Russell 2000	6.65%	5.25%	N/A	• NASDAQ - 100	N/A	5.25%	2.50%	• DJ EUROSTOXX 50	N/A	6.05%	N/A	• Lehman Bros. U.S. Agg.	N/A	3.05%	N/A	• HINDSIGHT INDEX STRAT.	N/A	5.25%	N/A	• Fixed Account	3.0%			11.00	3.00% on 87.5% of Premiums Paid	0-75 \$25,000 NQ & Q	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	14 Years	All Except: AL, DE, NY, OR, UT  Call for details in: AK, CT, IN, MD, MN, MS, MT, TN, VT, WA	Year 1 0-75 8.50% 76-79 6.37%  Years 2-3 0-79 3.00%  Call for commission details in: MN, UT, VA
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OLD MUTUAL Ratings: A.M. Best A-, Fitch BBB, Moody's Baa3 Rates Effective 7/01/09										Call 800-255-5055 www.iamsinc.com											
<b>Loyalty Rewards Escalator 8</b> Flex Premium	<ul style="list-style-type: none"> <li>Fixed Account 2.95%</li> <li>S&amp;P 1 Yr Monthly Pt to Pt 2.35%</li> <li>S&amp;P Monthly Average 5.75%</li> <li>S&amp;P Annual Pt to Pt 5.75%</li> </ul> *1% bonus per year for 8 years	8.00*	87.5% of Premiums at an interest rate of 1.5% & 3% depending on the state of issue	0-85 NQ/Q \$10,000	Yr 2+ 10%	No	Yes	8 Years	All Except: NY, OR, VT, WA	0-79 5.50% 80-85 2.75% Call for commission details in: AK, CT, MN, UT											
<b>Spectrum Choice 9 Bonus</b> Flex Premium	<ul style="list-style-type: none"> <li>Fixed Account 2.75%</li> <li>S&amp;P 1 Yr Monthly Pt to Pt 2.25%</li> <li>S&amp;P 2 Yr Monthly Pt to Pt 3.60%</li> <li>S&amp;P 3 Yr Monthly Pt to Pt 4.60%</li> <li>S&amp;P Monthly Average 6.00%</li> <li>S&amp;P Annual Pt to Pt 6.00%</li> </ul> *3% bonus on all premium received in the first 6 months	3.00*	100% of Premiums at an interest rate of 1% & 3% depending on the state of issue	0-85 NQ 18-85 Q \$25,000	Yr 2+ 10%	No	Yes	9 Years	All Except: AK, MA, MN, MT, NV, NY, ND, OK, OR, UT, VT, WA, WY	0-79 9.00% 80-85 4.50%											
<b>Accelerator Bonus 10</b> Flex Premium	<ul style="list-style-type: none"> <li>Fixed Account 2.75%</li> <li>S&amp;P 1 Yr Monthly Pt to Pt 2.20%</li> <li>S&amp;P Monthly Average 5.25%</li> <li>S&amp;P 2 Yr Monthly Average 14.00%</li> <li>S&amp;P Annual Pt to Pt 5.25%</li> </ul> *5% bonus on all premium received in the first 6 months	5.00*	100% of Premiums at an interest rate of 1% & 3% depending on the state of issue	0-85 NQ/Q \$10,000	Yr 2+ 10%	No	Yes	10 Years	All Except: CT, LA, MA, MN, MT, ND, NV, NY, OR, PA, TX, UT, WA	0-79 8.50% 80-85 4.25%											
RBC Insurance Ratings: A.M. Best A, Fitch A+ Rates Effective 7-01-09										Call 800-255-5055 www.iamsinc.com											
<b>RBC Enhanced Choice 8</b> Single Premium	<ul style="list-style-type: none"> <li>Fixed Account</li> <li>Monthly Average Dow Jones</li> <li>Quarterly Pt to Pt Dow Jones</li> </ul>	<table border="0"> <tr> <td>Yr 1</td> <td>Yrs 2-8</td> </tr> <tr> <td>3.00%</td> <td>2.00%</td> </tr> <tr> <td></td> <td>Cap</td> </tr> <tr> <td></td> <td>5.00%</td> </tr> <tr> <td></td> <td>3.00%</td> </tr> </table>	Yr 1	Yrs 2-8	3.00%	2.00%		Cap		5.00%		3.00%	2.00	87.5% of Premiums at an interest rate of 1%	0-85 NQ 18-80 Q \$5,000	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	8 Years	All Except: AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT Call for details in: CA, WA	0-75 6.00% 76-80 4.50% 81-85 3.50%
Yr 1	Yrs 2-8																				
3.00%	2.00%																				
	Cap																				
	5.00%																				
	3.00%																				
<b>RBC Enhanced Choice 12</b> Single Premium	<ul style="list-style-type: none"> <li>Fixed Account</li> <li>Monthly Average Dow Jones</li> <li>Quarterly Pt to Pt Dow Jones</li> </ul>	<table border="0"> <tr> <td>Yr 1</td> <td>Yrs 2-8</td> </tr> <tr> <td>2.80%</td> <td>1.80%</td> </tr> <tr> <td></td> <td>Cap</td> </tr> <tr> <td></td> <td>5.00%</td> </tr> <tr> <td></td> <td>2.50%</td> </tr> </table>	Yr 1	Yrs 2-8	2.80%	1.80%		Cap		5.00%		2.50%	5.00	87.5% of Premiums at an interest rate of 1%	0-85 NQ 18-80 Q \$5,000	Yr 2+ 10%	100% 0-6 50% 7-12	Yes	12 Years	All Except: AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT, WA Call for details in: CA	0-75 9.00% 76-80 7.00% 81-85 5.00%
Yr 1	Yrs 2-8																				
2.80%	1.80%																				
	Cap																				
	5.00%																				
	2.50%																				

800-255-5055

## Income Rider (Living Benefit) Comparison

	<u>Aviva</u>	<u>Aviva</u>	<u>Allianz</u>	<u>Allianz</u>	<u>American Equity</u>
	<i>Income Edge Flex</i>	<i>Income Edge Plus</i>	<i>Allianz Simple Income II (MasterDex X only)</i>	<i>Enhanced Withdrawal Benefit (Endurance Plus only)</i>	<i>Lifetime Income Benefit Rider <sup>2,3</sup></i>
<b>Income Account Multiple <sup>1</sup></b>	100%	100%	100%	20%	100%
<b>Roll-up Rate in Accumulation Period</b>	7.20%	7.20%	8% (roll up only credited as simple interest not compound)	5% for 10 years	5% / 8%
<b>Income W/D Multiplier - Confinement Feature</b> <small>(See Contract for Qualifying Confinement criteria)</small>	1 - Doubles Rider withdrawal amount	1 - Doubles Rider withdrawal amount	n/a	n/a	n/a
<b>Wellness Benefits</b>	Yes	Yes	n/a	n/a	n/a
<b>Rider Charge</b> <small>(calculated annually against the IAV, deducted monthly from AV)</small>	45 bps annually	75 bps annually	60 bps annually	Built into product as a feature	no charge / 45 bps annually
<b>Roll-up Rate in Withdrawal Phase</b>	n/a	n/a	n/a	n/a	n/a
<b>Guaranteed Payments for Life</b>	Yes	Yes	Yes	Yes	Yes
<b>Withdrawal Phase Waiting Period</b>	After 30 days	After 30 days	After 30 days	After 10 Years	After Year 1
<b>Rider Charge Refund</b>	n/a	n/a	n/a	n/a	n/a
<b>Account Available at Death</b>	Yes	No	No	Yes * if taken over 5 years	No
<b>State Availability</b>	<b>All except:</b> CA, NJ, NV, NY, OR, PA, WA <b>Call for details in:</b> CT, GA, NH, TN	<b>All except:</b> NJ, NY, VA, WA <b>Call for details in:</b> CT, OR, TN	<b>All except:</b> CT, IN, MS, NV, NJ, OR, WA	<b>All except:</b> AK, CA, CT, MN, NV, NJ, NY, OR, PA, TX, UT, WA	<b>All except:</b> WA

<sup>1</sup> For Agent Use Only; Not for Use with the Public. 105% is applied to the Adjusted Accumulated Value and Income Account Value for all Premium; the Accumulated Value of the Base contract is applied at 100%. Prior to Rider Withdrawals, the Income Account Value is guaranteed to increase 6/7.2% annually for the first 10 Contract years. Income Edge and Income Edge Plus [forms AIR (Rev.10/06), AIR (Rev. 9/07), AIRW (02/08) or state variation], optional riders for which annual premium is charged, are issued by American Investors Life Insurance Company, Inc., Topeka, KS. Product features, limitation and availability vary by State; see the Product Disclosure for details.

<sup>2</sup> American Equity approval number 08-DRESS-19.




<sup>3</sup> Lifetime Income Benefit Rider, LIBR-2008

## Income Rider (Living Benefit) Comparison

	<u>ING</u>	<u>National Western</u>	<u>RBC</u>	<u>RBC</u>
	<i>Income Protector Withdrawal Benefit (Index Products Only)</i>	<i>Income Outlook Withdrawal Benefit Rider</i>	<i>Enhanced Guarantee Lifetime Withdrawal Benefit Rider</i>	<i>Guarantee Lifetime Withdrawal Benefit Rider</i>
<b>Income Account Multiple</b>	100%	100%	101%	105%
<b>Roll-up Rate in Accumulation Period</b>	7% for 10 years* <small>*FL only has 4% roll-up option</small>	5.00%	8% for 14 years	8% for 12 years
<b>Income W/D Multiplier - Confinement Feature</b> <small>(See Contract for Qualifying Confinement criteria)</small>	n/a	n/a	5 year wait 50% increase	n/a
<b>Wellness Benefits</b>	n/a	n/a	n/a	n/a
<b>Rider Charge</b> <small>(calculated annually against the IAV, deducted monthly from AV)</small>	40 bps annually	35 bps annually	60	50
<b>Roll-up Rate in Withdrawal Phase</b>	n/a	n/a	n/a	n/a
<b>Guaranteed Payments for Life</b>	Yes	Yes	Yes	Yes
<b>Withdrawal Phase Waiting Period</b>	After 30 days	After 1 year	After Year 1	After Year 1
<b>Rider Charge Refund</b>	Yes	n/a	n/a	n/a
<b>Account Available at Death</b>	No	No	No	No
<b>State Availability</b>	<b>All except:</b> NJ, NY, OR, WA	<b>All except:</b> AK, DE, MS, OR, PA, UT, WA	<b>All except:</b> AK, CT, DE, FL HI, MN, MS, NJ, NV, NY, OK, OR, PA, UT, WA	<b>All except:</b> AK, CT, DE, HI, MN, MS, NJ, NY, OK, OR, PA, UT, WA

Fixed Annuities	Guaranteed 1st yr Rates	Projected Renewal 2nd yr Rates	Minimum Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
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AMERICAN INVESTORS LIFE Insurance Co., Inc., Topeka, KS Ratings: A.M. Best A, Moody's A1, S&P AA- Rates Effective 5/06/2009 Call 800-255-5055 www.iamsinc.com

<b>Spirit Bonus</b>    Flex Premium	Initial Premium: <u>\$5,000</u> <u>\$75,000+</u> 1-Yr Guaranteed Fixed 2.00%    2.65% 3-Yr Guaranteed Fixed 2.00%    2.45% 5-Yr Guaranteed Fixed 2.00%    2.35% 7-Yr Guaranteed Fixed 2.00%    2.15%	  N/A	<b>2.00%</b>	0-78  0-74 in IN	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	<b>10 Years</b>	All Except: AK, CA, CT, DE, MN, NJ, NV, NY, OR, PA, UT, WA	0-75 76-78	7.00% 5.00%
<b>Income Select Spirit 3</b>  Flex Premium	Initial Premium: <u>\$5,000</u> <u>\$75,000+</u> 1-Yr Guaranteed Fixed 2.00%    2.35% 3-Yr Guaranteed Fixed 2.00%    2.15%	N/A  	<b>2.00%</b>	0-85	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	<b>3 Years</b>	All Except: CA, NJ, NV, NY, OR, PA	0-80 81-85	1.25% 1.00%
<b>Income Select Spirit 5</b>  Flex Premium	Initial Premium: <u>\$5,000</u> <u>\$75,000+</u> 1-Yr Guaranteed Fixed 2.15%    2.95% 3-Yr Guaranteed Fixed 2.00%    2.75% 5-Yr Guaranteed Fixed 2.00%    2.65%	N/A	<b>2.00%</b>	0-83	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	<b>5 Years</b>	All Except: CA, NJ, NV, NY, OR, PA	0-75 76-80 81-83	3.00% 2.05% 1.95%
<b>Income Select Spirit 7</b>  Flex Premium	Initial Premium: <u>\$5,000</u> <u>\$75,000+</u> 1-Yr Guaranteed Fixed 2.35%    3.05% 3-Yr Guaranteed Fixed 2.15%    2.85% 5-Yr Guaranteed Fixed 2.05%    2.75% 7-Yr Guaranteed Fixed 2.00%    2.55%	N/A	<b>2.00%</b>	0-81	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	<b>7 Years</b>	All Except: CA, NJ, NV, NY, OR, PA	0-75 76-81	4.00% 2.75%

## Riders that STAND OUT from the Rest

**Income Edge Flex Rider**

- \* 5-Year Payout Option for Beneficiaries
- \* Income "Doublor" Benefit for Confinement
- \* 7.2% Compound Interest on Income Account Value for 20 years



**InsurePay Death Benefit Rider**

- \* 6% Simple Interest Guarantee on all remaining Premium & Bonus!
- \* Spousal Continuation Option
- \* Payout Available in Lump Sum

For agent/broker use only - not for use with the public. The 7.2% guaranteed rate on the Income Account Value stops once withdrawals are elected under the rider. Until the withdrawals under the rider are elected the 7.2% growth on the Income Account Value is guaranteed for the first 20 Contract years, not to exceed age 85, but never less than 5 years. The guaranteed rate is available only with the purchase of Income Edge Flex and must be purchased in conjunction with the annuity contract. The annual charge is .30% of the Accumulated Value and is guaranteed in all years. Lifetime Income Withdrawals double if Confinement criteria are met as defined in the contract. The Increasing Benefit option can only be selected when electing the first rider payout. If elected, initial payout percentages are lower than without the option. The death benefit under this rider is guaranteed to grow at 6% simple interest each year based on the amount of premium and premium bonus remaining in the annuity. If surviving spouse is sole primary beneficiary, he/she may continue the policy and this rider if in the accumulation period. If the rider is in the income period, the rider will only continue if a joint payout option was elected and withdrawals were based on the life of the spouse. Withdrawals reduce the future accumulation of the rider and the value of the InsurePay death benefit on a pro-rata basis.

The A. M. Best Company rated American Investors Life Insurance Company, Inc., A+ (Superior) for financial strength and the ability to meet obligations to contract holders. This represents the second highest ratings of Best's 15 rating categories.

Fixed Annuities	Guaranteed 1st yr Rates	Projected Renewal 2nd yr Rates	Minimum Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
AMERICAN INVESTORS LIFE Insurance Co., Inc., Topeka, KS Ratings: A.M. Best A, Moody's A1, S&P AA- Rates Effective 5/06/2009										Call 800-255-5055 www.iamsinc.com
<b>Spirit Plus</b>    Flex Premium	Initial Premium: <b>\$5,000</b> <b>\$75,000+</b> 1-Yr Guaranteed Fixed 2.00%    2.75% 3-Yr Guaranteed Fixed 2.00%    2.55% 5-Yr Guaranteed Fixed 2.00%    2.45% 7-Yr Guaranteed Fixed 2.00%    2.25%	  N/A	<b>2.00%</b>	<b>0-78</b>	Yr 1+ 10%  Accumulated up to 20% maximum in any one year	No	Yes	<b>10 Years</b>	All Except: CA, NJ, NV, NY, OR, PA  **Call for details in CT	0-75    7.50% 76-78    5.50%
AIG ANNUITY Ratings: A.M. Best A, S&P A-, Fitch A, Moody's A2 Rates Effective 7/01/2009										Call 800-255-5055 www.iamsinc.com
<b>Horizon MYG</b>  Single Premium (CONTRACT #04370)	<b>7.50%</b>  (Includes 4% Bonus)	<b>3.50%</b>  Guaranteed Years 2-6	<b>2.00%</b>	<b>0-85</b> \$5,000 NQ & Q	Yr 1+ 10%	No	Yes	<b>10 Years</b>	All Except: AK, MN, NJ, NY, UT	0-75 7.50% 76-80 5.00% 81-85 3.00% Call for details in: OR, PA, WA
AMERICAN EQUITY Ratings: A.M. Best A-, S&P BBB+ Rates Effective 4/01/2009										Call 800-255-5055 www.iamsinc.com
<b>Premier Eagle 10</b>  Flex Premium (FPDA-7-08)	<b>13.08%</b> Ages 0-74 **1st 5 years  <b>8.82%</b> Ages 75-80 **1st 5 years	<b>3.35%</b>	<b>2.00%</b>	<b>0-80</b> \$2,000 Q \$5,000 NQ	Interest Only Systematic WD and RMD	100% 1st MO 1/12 each Mo after	Yes	<b>15 Years</b> <b>0-75</b> <b>10Years</b> <b>76-80</b>	All Except: AL, CT, DE, IN, MN, NY, OR, PA, WA	Yr 1 0-75 6.00% 76-80 4.50%  Yrs 2-5 Call for details Call for details in: SC, UT
<b>Premier Eagle 12</b>  Flex Premium (FRG-09)	<b>15.47%</b>	<b>3.10%</b>	<b>2.00%</b>	<b>0-78</b> \$2,000 Q \$5,000 NQ	Yr 1 Systematic WD Yr 2+ 10%	100% 1st MO 1/12 each Mo after	Yes	<b>10 Years</b> Bonus Vesting 0-78 14 years 79-85 10 years	All Except: AK, AL, CT, DE, IN, MN, MO, NH, NY, OK, OR, PA, SC, UT, WA	Yr 1    6.00% 0-78    Yr 2    1.05% 0-78    Yr 3    1.15%
AMERICAN NATIONAL Ratings: A.M. Best A+, S&P AA-, Moody's Aa3 Rates Effective 7/01/2009										Call 800-255-5055 www.iamsinc.com
<b>Palladium Century 3</b>  Single Premium	<b>5.50%</b>  (Includes 3% Bonus)	<b>2.50%</b> 0.10% Lower in: FL, IN, NC, TX, VT, VA, WA, WI	<b>2.00%</b>	<b>0-85</b> \$5000 NQ \$4000 Q	Yr 1+ 10% or Systematic WD	Yr 1 100% Yr 2 50%	Yes	<b>10 Years</b>	All Except: AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA	7.00% Reduced above age 74 Trail commissions available
<b>Palladium Century 7</b>  Single Premium	<b>9.50%</b>  (Includes 7% Bonus)	<b>2.50%</b> 0.10% Lower in: FL, IN, NC, TX, VT, VA, WA, WI	<b>2.00%</b>	<b>0-80</b> \$5000 NQ \$4000 Q	Yr 1+ 10% or Systematic WD	Yr 1 100% Yr 2 50%	Yes	<b>10 Years</b>	All Except: AL, CT, IL, MA, MN, NJ, NY, OR, PA, UT, WA	5.00% Reduced above age 74 Trail commissions available
<b>Palladium MYG</b>  LTGA Single Premium	10 Yr    5.40% 9 Yr    5.65% 8 Yr    4.15% 7 Yr    4.80% 6 Yr    3.70% 5 Yr    4.05% 4 Yr    2.70% 3 Yr    2.40%  Rates 0.1% higher on \$100,000+ Premiums	Yr 2-10    4.40% Yr 2-9    3.65% Yr 2-8    4.15% Yr 2-7    3.80% Yr 2-6    3.70% Yr 2-5    3.05% Yr 2-4    2.70% Yr 2-3    2.40%  Rates 0.1% higher on \$100,000+ Premiums	<b>2% or NAIC Index</b>	<b>0-85</b> \$5,000 NQ & Q	Yr 1 Systematic WD Yr 2+ 10%	100% Yr 1	Yes	<b>10 Years</b> No Surrender Charge during 30 day window at end of each guarantee period	<u>NAIC Minimum Guarantee States</u> All others except NY & UT  <u>1.5% Minimum Guaranteed States</u> MD, WY	10 Yr    4.00% 9 Yr    3.00% 8 Yr    2.50% 7 Yr    2.50% 6 Yr    2.50% 5 Yr    4.00% 4 Yr    2.00%  Reduced above age 79

Fixed Annuities	Guaranteed 1st yr Rates		Projected Renewal 2nd yr Rates		Minimum Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
EQUITRUST Ratings: A.M. Best B+, S&P A- Rates Effective 6/19/2009											Call 800-255-5055	www.iamsinc.com
<b>Certainty Select</b>  LTGA  Single Premium	10 year 5.00% 8 year 4.75% 6 year 4.40% 5 year 3.40%	10 year 5.00% 8 year 4.75% 6 year 3.40% 5 year 3.40%	3% on 87.5% of premiums paid. Rates Vary by state.	0-90 \$30,000 NQ & Q	Yr 1+ Systematic WD (\$250 Mo minimum)  *Select Rider allows free withdrawal of 10% Acc Value Yr 2+ (Rider not approved in NC)	100% 0-6  50% 7-12	Yes	Matches the length of the initial guarantee	All Except: NY, OR, UT, WA	Yrs 1-5 0.80%	Commissions reduced above age 80	
OLD MUTUAL Ratings: A.M. Best A-, Fitch BBB, Moody's Baa3 Rates Effective 7/01/09											Call 800-255-5055	www.iamsinc.com
<b>Fidelity Platinum</b>  LTGA Single Premium	7 year 3.35% 5 year 3.00%	Yr 2-7 3.35% Yr 2-5 3.00%	1.50%-3.00% Depending on State	0-90 \$5,000 NQ \$2000 Q	Yr 1+ Systematic WD (\$100 Mo minimum, up to 4 per year)	No	Yes	30 day window at end of each guarantee period. If not surrendered annuity will automatically renew for the same length.	All Except: MN, NY, OR, WA  Call for details in: CT, FL, MA, NC, OK, TX, VT,	7 year 3.00% 5 year 2.50%	Reduce 50% Ages 80-90	
<b>Fidelity Platinum Plus</b>  LTGA Single Premium	7 year 4.20% 5 year 3.80%	Yr 2-7 3.20% Yr 2-5 2.80%	1.50%-3.00% Depending on State	0-90 \$5,000 NQ \$2000 Q	Yr 1+ Systematic WD (\$100 Mo minimum, up to 4 per year)	No	No	30 day window at end of each guarantee period. If not surrendered annuity will automatically renew for the same length.	All Except: MN, NY, OR, WA  Call for details in: CT, FL, NC, OK, TX, VT,	7 year 5.00% 5 year 3.00%	Reduce 50% Ages 80-90	
GREAT AMERICAN LIFE INSURANCE Ratings: A.M. Best A Rates Effective 6/01/2009											Call 800-255-5055	www.iamsinc.com
<b>American Freedom 10- ST</b>  Single Premium P1020303NW P1021103NW	5.25%		3.25%	2.00%	0-85 NQ 18-85 Q \$10,000	Yr 1 Systematic WD, after 30 days  Yr 2+ 10%	50% 1-6	Yes	10 Years	All Except: NY	18-75 Q 6.00% 76-85 Q 2.85% 0-80 NQ 6.00% 81-85NQ 2.85% Trail Commissions Available	
<b>American Freedom Stars &amp; Stripes</b>  Single Premium P1024604NW P1024704NW P1024804NW P1024904NW	4.25%  Includes 1.00% Bonus  Rates 0.10% higher on \$100,000 Premium	5 Year  Guaranteed Escalating Rates each year  Rates 0.10% higher on \$100,000 Premium	3.25%  2.00%	0-89 NQ 18-89 Q \$10,000	Yr 1 Systematic WD, after 30 days  Yr 2+ 10%	50% 1-6	Yes	5 Years	All states except: NY, OR, VA  Call for details in: IN, NJ, PA (Non-MVA)	0-84 3.00% 85-89 2.10%	Trail Commissions Available	
<div style="display: flex; justify-content: space-between;">  <div style="text-align: center;"> <h2>Let Us Help You Reach Your HIGHEST Potential!</h2> <p><b>Marketing Reimbursement</b> Response Card &amp; Direct Mailers Consumer Seminars &amp; Webinars</p> <p><b>We'll help you pay for it!</b></p> <p><b>Business Coaching</b> GUARANTEED to raise your production Proven field-tested techniques</p> </div>  </div>												



Fixed Annuities	Guaranteed 1st yr Rates	Projected Renewal 2nd yr Rates	Minimum Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission
ING USA ANNUITY & LIFE Ratings: A.M. Best A+, S&P AA, Fitch AA, Moody's Aa3 Rates Effective 7/9/2009										Call 800-255-5055 www.iamsinc.com
<b>Guarantee Choice Annuity</b>	<b>\$15,000 Band</b> 10 Yr 4.15% 7 Yr 4.05% 5 Yr 4.00% 3 Yr 3.00% <b>\$75,000 Band</b> 10 Yr 5.15% 7 Yr 5.05% 5 Yr 5.00% 3 Yr 4.00% LTGA Single Premium	<b>\$15,000 Band</b> Yr 2-10 4.15% Yr 2-7 4.05% Yr 2-5 4.00% Yr 2-3 3.00% <b>\$75,000 Band</b> Yr 2-10 4.15% Yr 2-7 4.05% Yr 2-5 4.00% Yr 2-3 3.00%	1.50%	0-80 \$15,000	Yr 1 Interest only  Yr 2+ 10%	No	Yes	9 Years  (30 day window after Guarantee Period)	All Except: NY	Ages 0-80 10 Yr 3.25% 7 Yr 2.50% 5 Yr 2.00% 3 Yr 1.00%  Trail options available
LINCOLN NATIONAL LIFE Ratings: A.M. Best A+, S&P AA-, Fitch AA-, Moody's A1 Rates Effective 7/01/2009										Call 800-255-5055 www.iamsinc.com
<b>Classic 5</b>	<100K 100K 4.25% 5.25% Includes 1% Bonus Includes 2%	3.25% Under \$100,000 3.25% \$100,000+	1.50% or 1.55% Varies by state	0-85 \$10,000	Yr 1 Systematic WD, after 30 days  Yr 2+ 10%	100% 1-6  50% 7-12	Yes	5 Years	All Except: MN	0-75 4.00% 76-80 2.75% 81-85 1.50%
<b>Classic 7</b>	<100K 100K 5.65% 6.65% Includes 2% Bonus Includes 3%	3.65% Under \$100,000 3.65% \$100,000+	1.50% or 1.55% Varies by state	0-85 \$10,000	Yr 1 Systematic WD, after 30 days  Yr 2+ 10%	100% 1-6  50% 7-12	Yes	7 Years	All Except: MN	0-75 5.00% 76-80 3.50% 81-85 1.75%
NATIONAL WESTERN LIFE Ratings: A.M. Best A, S&P A Rates Effective 5/15/2008										Call 800-255-5055 www.iamsinc.com
<b>NWL Future Assurance</b>	13.41% Yield Includes 10% 1st Yr Premium Bonus Flex Premium	3.10%	3.00%	0-80 \$5,000 NQ \$2000 Q	Yr 2+ 10%	100% 1-6  50% 7-12	Yes	15 Years	All Except: AK, AL, MS, NY, OR, UT  Call for details in: DE, FL, IL, IN, MA, MN, NJ, PA, WA	0-75 NQ 7.00% 76-80 NQ 5.00% 0-75 Q 7.00% 3.00% 76-80Q 2.00%  Call for details in: IN, MN, PA, WA
<b>Protector One</b>	5.05% Yield Includes 1% 1st Yr Premium Bonus Flex Premium	4.05%	2.00%	0-85 NQ/Q (Owner) 0-90 NQ (Annuitant) 0-75 Q \$5,000	Yr 1+ 10%  Accumulated up to 50% maximum in any one year	100% 1-6  50% 7-12	Yes	10 Years	All Except: CT, MN, NY, OR, UT, WA Call for details: DE, FL, LA, MA, MD, NV, NH, NC, ND, OK, SD, TX	0-75 Q & NQ 10.00% 76-90 NQ 6.00%  Reduced in Yrs 2-6
PRESIDENTIAL LIFE Ratings: A.M. Best B+, S&P B+, Fitch Aq Rates Effective 7/09/2009										Call 800-255-5055 www.iamsinc.com
<b>Secure 4</b>	LTGA 3.30% Single Premium	3.5% Guaranteed Yrs 2-4	3.00%	0-90 \$5,000	Yr 1+ 10%	100% 1-6  50% 7-12	Yes	4 Years	All Except: NH	2.00% Reduced above age 80
<b>Secure 6</b>	LTGA 3.70% Single Premium	4.0% Guaranteed Yrs 2-6	3.00%	0-90 \$5,000	Yr 1+ 10%	100% 1-6  50% 7-12	Yes	6 Years	All Except: NH	3.00% Reduced above age 80

Fixed Annuities	Guaranteed 1st yr Rates		Projected Renewal 2nd yr Rates	Minimum Guaranteed Rate	Issue Ages Min Prem	Withdrawal Provisions	Chg back @ death Months	Full Accm Value @ death	Surrender Charges	State Availability	Commission	
PRINCIPAL Ratings: A.M. Best A+, S&P AA+, Moody's Aa1 Rates Effective 7/01/2009										Call 800-255-5055	www.iamsinc.com	
<b>FPDA +</b> (1-Year Guarantee) Flex Premium	<\$100k 3.37%	\$100k+ 4.39%	<b>3.37%</b>	<b>2.00%</b>	0-90 \$5,000 \$2k New Deposits	Yr 1+ 10% (\$500 minimum)	No	Yes	7 Years	All States Approved  Issue age 0-85 in OK & NV	Year 1 0-80 4.00% 81-85 2.50% 86-90 1.55%  Reduced Commission in Yrs 2-4	
<b>FPDA +</b> (5-Year Guarantee) Flex Premium	<b>2.65%</b>		<b>2.65%</b>	<b>2.00%</b>	0-90 \$5,000 \$2k New Deposits	Yr 1+ 10% (\$500 minimum)	No	Yes	7 Years	All States Approved  Issue age 0-85 in OK & NV	Year 1 0-80 4.00% 81-85 2.50% 86-90 1.55%  Reduced Commission in Yrs 2-4	
RBC Insurance Ratings: A.M. Best A, Fitch A+ Rates Effective 7/01/2009										Call 800-255-5055	www.iamsinc.com	
<b>Master Builder</b> Single Premium	<b>3.25%</b>		<b>Portfolio Renewal Rate No Less Than 3%</b>	<b>3.00%</b>	0-80 \$5,000	Yr 1 Systematic WD Yr 2+ 10%	100% 0-6  50% 7-12	Yes	10 Years	All Except: AK, HI, MD, MN, NJ, NY, OR, PA, UT	0-69 6.25% 70-80 4.25%  **Call for commission details in: CA, WA	
<b>Guarantee 3+3 Master</b> Single Premium	<b>4.25%*</b>  *Non MVA .25% less *Non MVA States: TX, PA, FL, IN, MD, SD, VT, UT		<b>Portfolio Renewal Rate No Less Than 3%*</b>  * +3 Option +.50%	<b>3.00%</b>	0-85 \$5,000	Yr 1 Systematic WD Yr 2+ 10%	100% 0-6  50% 7-12	Yes	6* Years  *+3 Option 9 Years Surrender	All Except*: AK, HI, MN, NJ, NY, OK, OR, WA	0-75 2.00% 76-80 1.25% 81-85 0.50%  **Call for commission details in: CA	
THE STANDARD Insurance Company: A.M. Best A Rates Effective 7/01/2009										Call 800-255-5055	www.iamsinc.com	
<b>Focused Growth Annuity 5</b> Single Premium	\$15k \$100k+	3.50% 3.60%	\$15k \$100k+ Guaranteed years 2-5	3.50% 3.60%	90% of premiums paid	0-90 \$15,000	Yr 1+ interest payments	No	Yes	5 Years	All Except: NY, NJ, PA	0-80 3.00% 81-85 1.50% 86-90 1.35%
<b>Focused Growth Annuity 6</b> Single Premium	\$15k \$100k+	3.70% 3.80%	\$15k \$100k+ Guaranteed years 2-6	3.70% 3.80%	90% of premiums paid	0-90 \$15,000	Yr 1+ interest payments	No	Yes	6 Years	All Except: NY, NJ, PA	0-80 2.00% 81-85 1.00% 86-90 0.77%

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Guaranteed Period / Surrender Duration	Company	AM Best Rating	Product	1st Year Rate	Rate Thereafter	Average Annual Yield	Commissions (Some Reduced at older ages)
1	Annuity Investors	A	AssetSelect 1-2-3	N/A	N/A	N/A	0.30%
2	Annuity Investors	A	AssetSelect 1-2-3	N/A	N/A	N/A	1.10%
3	Annuity Investors	A	AssetSelect 1-2-3	2.65%	2.65%	<b>2.65%</b>	1.44%
3	F&G (Old Mutual)	A-	Dexterity 3	3.00%	3.00%	<b>3.00%</b>	2.00%
3	F&G (Old Mutual)	A-	Dexterity 3 Plus	4.00%	3.00%	<b>3.17%</b>	2.00%
3	ING USA Annuity \$75K +	A+	Guarantee Choice	4.00%	3.00%	<b>3.17%</b>	1.00%
3	ING USA Annuity < \$75K	A+	Guarantee Choice	3.00%	3.00%	<b>3.00%</b>	1.00%
4	American National \$100K +	A+	Palladium MYG	2.80%	2.80%	<b>2.80%</b>	2.00%
4	American National < \$100K	A+	Palladium MYG	2.70%	2.70%	<b>2.70%</b>	2.00%
4	Presidential Life	B+	Secure 4	3.30%	3.30%	<b>3.30%</b>	2.00%
5	American National \$100K +	A+	Palladium MYG	4.15%	3.15%	<b>3.35%</b>	4.00%
5	American National < \$100K	A+	Palladium MYG	4.05%	3.05%	<b>3.25%</b>	4.00%
5	EquiTrust	B+	Certainty Select	3.40%	3.40%	<b>3.40%</b>	0.80%
5	F&G (Old Mutual)	A-	Fidelity Platinum Plus	3.80%	3.40%	<b>3.48%</b>	3.00%
5	F&G (Old Mutual)	A-	Fidelity Platinum	3.00%	3.00%	<b>3.00%</b>	2.50%
5	Great American	A	Stars & Stripes	4.25%	3.25%	<b>3.45%</b>	3.00%
5	ING USA Annuity \$75K +	A+	Guarantee Choice	5.00%	4.00%	<b>4.20%</b>	2.00%
5	ING USA Annuity < \$75K	A+	Guarantee Choice	4.00%	4.00%	<b>4.00%</b>	2.00%
5	Lincoln National \$100K +	A+	Classic 5	5.25%	3.25%	<b>3.65%</b>	4.00%
5	Lincoln National < \$100K	A+	Classic 5	4.25%	3.25%	<b>3.45%</b>	4.00%
5	Presidential Life	B+	Secure 5	3.80%	3.80%	<b>3.80%</b>	2.50%
5	The Standard of Oregon \$15k-\$99k	A	Focused Growth Annuity	3.50%	3.50%	<b>3.50%</b>	3.00%
5	The Standard of Oregon \$100k+	A	Focused Growth Annuity	3.60%	3.60%	<b>3.60%</b>	3.00%
5	The Standard of Oregon \$15k-\$99k	A	Secured Rate Annuity 5	3.30%	3.30%	<b>3.30%</b>	4.00%
5	The Standard of Oregon \$100k+	A	Secured Rate Annuity 5	3.40%	3.40%	<b>3.40%</b>	4.00%
6	American National \$100K +	A+	Palladium MYG	3.80%	3.80%	<b>3.80%</b>	2.50%
6	American National < \$100K	A+	Palladium MYG	3.70%	3.70%	<b>3.70%</b>	2.50%
6	EquiTrust	B+	Certainty Select	4.40%	3.40%	<b>3.57%</b>	0.80%
6	Presidential Life	B+	Secure 6	3.70%	3.70%	<b>3.70%</b>	3.00%
6	The Standard of Oregon \$100k+	A	Focused Growth Annuity	3.80%	3.80%	<b>3.80%</b>	2.00%
6	The Standard of Oregon \$15k-\$99k	A	Focused Growth Annuity	3.70%	3.70%	<b>3.70%</b>	2.00%
7	American National \$100K +	A+	Palladium MYG	4.90%	3.90%	<b>4.04%</b>	2.50%
7	American National < \$100K	A+	Palladium MYG	4.80%	3.80%	<b>3.94%</b>	2.50%
7	F&G (Old Mutual)	A-	Fidelity Platinum	4.00%	4.00%	<b>4.00%</b>	3.00%
7	F&G (Old Mutual)	A-	Fidelity Platinum Plus	4.20%	3.20%	<b>3.34%</b>	5.00%
7	Lincoln National \$100K +	A+	Classic 7	6.65%	3.65%	<b>4.08%</b>	5.00%
7	Lincoln National < \$100K	A+	Classic 7	5.65%	3.65%	<b>3.94%</b>	5.00%

<b>Guaranteed Period / Surrender Duration</b>	<b>Company</b>	<b>AM Best Rating</b>	<b>Product</b>	<b>1st Year Rate</b>	<b>Rate Thereafter</b>	<b>Average Annual Yield</b>	<b>Commissions (Some Reduced at older ages)</b>
7	ING USA Annuity < \$75K	A+	Guarantee Choice	4.05%	4.05%	<b>4.05%</b>	2.50%
7	ING USA Annuity \$75K+	A+	Guarantee Choice	5.05%	4.05%	<b>4.19%</b>	2.50%
8	EquiTrust	B+	Certainty Select	4.75%	4.75%	<b>4.75%</b>	0.80%
8	AIG Annuity	A	Horizon Flex	6.10%	4.10%	<b>4.35%</b>	4.00%
8	American National \$100K +	A+	Palladium MYG	4.25%	4.25%	<b>4.25%</b>	2.50%
8	American National < \$100K	A+	Palladium MYG	4.15%	4.15%	<b>4.15%</b>	2.50%
9	American National \$100K +	A+	Palladium MYG	5.75%	3.75%	<b>3.97%</b>	3.00%
9	American National < \$100K	A+	Palladium MYG	5.65%	3.65%	<b>3.87%</b>	3.00%
10	EquiTrust	B+	Certainty Select	5.00%	5.00%	<b>5.00%</b>	0.80%
10	AIG Annuity	A	Horizon MYG	7.50%	3.50%	<b>3.90%</b>	7.50%
10	American National \$100K +	A+	Palladium MYG	5.50%	4.50%	<b>4.60%</b>	4.00%
10	American National < \$100K	A+	Palladium MYG	5.40%	4.40%	<b>4.50%</b>	4.00%
10	ING USA Annuity < \$75K	A+	Guarantee Choice	4.15%	4.15%	<b>4.15%</b>	3.25%
10	ING USA Annuity \$75K+	A+	Guarantee Choice	5.15%	4.15%	<b>4.25%</b>	3.25%