

MARKETING MEMO

5000 Westown Parkway, West Des Moines, IA 50266



******ATTENTION – IMPORTANT ANNOUNCEMENT******

Hurry! Time is Limited! Current Rates hold through November 30th!!

The following Cap and Participation Rate (PR) adjustments are being made effective **December 1st, 2007.**

To receive current Caps and Participation Rates, Cash and **ORIGINAL** Direct Transfer/1035 applications must be received in our office by **1:00 pm CT Friday, November 30th, 2007.** Direct Transfers and 1035 Exchange funds must be received in our office no later than **1:00pm CT Friday, December 21st, 2007.**

NO EXCEPTIONS!

		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.25%	6.00%
	Annual Pt to Pt w/ PR	45%	40%
	Annual Monthly Average w/Cap	8.00%	7.00%
	Annual Monthly Average w/PR	70%	60%
	Monthly Pt to Pt (Monthly Cap)	2.20%	2.10%
	Lehman Brothers Pt to Pt (NO CHANGE)	4.50%	4.50%
	Fixed Value (NO CHANGE)	3.25%	3.25%

The above stated rates will be affecting the following products:

Bonus Gold (INDEX-1-05, 1-07, & 7-05-OK), **Income Gold** (INDEX-3-07), **Integrity Gold** (INDEX-5-07), **Freedom Gold** (INDEX-4-07 & INDEX-30), **Future Gold** (INDEX-4-05 & INDEX-28), **10/10 Gold/Millennium Platinum** (INDEX-6-05), & **Platinum-3** (INDEX-2-06-IL) Please refer to the Product Profile (Form #1031) for specific crediting options available on the different products & State Approval Chart (Form #1025) for product availability.

		CURRENT RATES	NEW RATES
Advantage Gold <i>(Index-6-07)</i>	Annual Pt to Pt w/ Cap (NO CHANGE)	6.00%	6.00%
	Annual Pt to Pt w/ PR	40%	35%
	Annual Monthly Average w/Cap	7.50%	6.50%
	INTEREST Annual Monthly Average w/PR	65%	55%
	CREDITING Monthly Pt to Pt (Monthly Cap)	2.10%	2.00%
	METHODS Lehman Brothers U.S Aggregate Pt to Pt	4.50%	4.00%
	Fixed Value (NO CHANGE)	3.15%	3.15%

Now is the Time to take Advantage of our Exceptional Current Caps and Participation Rates!



Financial Markets, Inc.

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