

MARKETING MEMO

5000 Westown Parkway, West Des Moines, IA



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

Hurry! Time is Limited!

**The rate is changing on the
GUARANTEE 5 (SPDA-MYGA)*.**

The following rate adjustment is being made effective
March 2nd, 2009.

To receive the current rate, original applications must be received
in our office by **1pm CT on Friday, February 27th, 2009.**

Transfer funds must be received in our office by
4:45pm CT on Monday, March 16th, 2009.
NO EXCEPTIONS!

	CURRENT RATES	NEW RATES
Guarantee 5 (SPDA-MYGA)	4.90%	3.80%

****All other fixed interest rates will remain the same****



Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com

*Form number and availability vary by state.

MARKETING MEMO

5000 Westown Parkway, West Des Moines, IA



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

Hurry! Time is Limited!

**The rate is changing on the
GUARANTEE 5 (SPDA-MYGA)*.**

The following rate adjustment is being made effective
March 2nd, 2009.

To receive the current rate, original applications must be received
in our office by **1pm CT on Friday, February 27th, 2009.**

Transfer funds must be received in our office by
4:45pm CT on Monday, March 16th, 2009.

NO EXCEPTIONS!

	CURRENT RATES	NEW RATES
Guarantee 5 (SPDA-MYGA) This rate applies only in CA, DE, MN, PA, and WA	4.40%	3.30%

****All other fixed interest rates will remain the same****



Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com

*Form number and availability vary by state.