

MARKETING MEMO

5000 Westown Parkway, West Des Moines, IA



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

Hurry! Time is Limited. Current Rates hold through May 31st, 2007.

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

To receive current interest rates, caps, and participation rates, cash applications must be dated on or before May 31st, 2007 and received in our office by 1:00pm CT Friday, June 1st, 2007. Original applications for Direct Transfers and 1035 Exchanges must be dated on or before May 31st, 2007 and received in our office by 1:00pm CT Friday, June 1st, 2007 and completed with funds in our office by 1:00pm CT on Friday, June 29th, 2007. **NO EXCEPTIONS!**

		OLD RATES	NEW RATES
INTEREST CREDITING METHODS	S&P 500 Annual Pt to Pt w/ Cap	6.5%	6.25%
	S&P 500 Annual Pt to Pt w/ PR (no change)	50%	50%
	Dow Annual Pt to Pt w/ Cap	6.5%	6.25%
	S&P 500 Annual Monthly Average w/Cap	9%	8.5%
	S&P 500 Annual Monthly Average w/PR (no change)	75%	75%
	Dow Annual Monthly Average w/ Cap	9%	8.5%
	S&P 500 Monthly Pt to Pt	2.50%	2.20%
	Lehman Brothers U.S Aggregate Pt to Pt	5%	4.5%
	Lehman Brothers U.S Treasury Pt to Pt	5%	4.5%
	Fixed Value	3.35%	3.25%

The above stated rates will be affecting the following products:

Bonus Gold (INDEX-1-05, 1-07, & 7-05-OK), **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.

FPDA-10, FPDA-11, & FPDA-12	Current Base Rate : 3.50% New Base Rate : 3.40%
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GREAT NEWS...RATES INCREASE ON THE INCOME GOLD (INDEX-3-07) effective June 1st, 2007 to match the new rates stated above. Please call Marketing for additional details!

Now is the Time to take Advantage of our Exceptional Current Interest Rates, Caps, and Participation Rates.

Visit our Interactive Agent Website at www.fm-inc.com or call our Marketing Department at 800-888-2829 for more information.

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