

MARKETING MEMO

5000 Westown Parkway, West Des Moines, IA



******ATTENTION – IMPORTANT ANNOUNCEMENT******
Rates are changing!!

The following rate increases will be effective for all contracts issued on or after February 2, 2009. The following rate decreases will be effective for all contracts issued on or after March 2, 2009.

PLEASE NOTE: THERE WILL BE NO RATE HOLD OR LOOKBACK ON THE RATE DECREASES. NO EXCEPTIONS!

The following Cap adjustments are being made effective February 2nd, 2009.		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ Cap	6.50%	7.00%
	Monthly Pt to Pt (Monthly Cap)	2.20%	2.80%
	Fixed Value	3.25%	3.35%
The following Cap and Participation Rate adjustments are being made effective March 2nd, 2009.		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ PR	40%	25%
	Annual Monthly Average w/ Cap	7.50%	7.00%
	Annual Monthly Average w/ PR	60%	35%
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), Future Gold (INDEX-4-05 & INDEX-28), & 10/10 Gold/Millennium Platinum (INDEX-6-05). Form numbers may vary by state. 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.			

Advantage Gold (Index-6-07) The following Cap adjustments are being made effective February 2nd, 2009		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Monthly Pt to Pt (Monthly Cap)	2.10%	2.60%
	Annual Pt to Pt w/ Cap	6.00%	6.50%
The following Cap and Participation Rate adjustments are being made Effective March 2nd, 2009.		CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Annual Pt to Pt w/ PR	35%	25%
	Annual Monthly Average w/ Cap	7.00%	6.50%
	Annual Monthly Average w/ PR	55%	30%



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Rate Change Memo (2/09)