

MARKETING MEMO

West Des Moines, IA



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

Hurry! Time is Limited! Current Rates hold through August 6th, 2007!!

The following Cap and Participation Rate (PR) adjustments are being made effective **August 7th, 2007.**

To receive current Caps and Participation Rates, Cash and **ORIGINAL** Direct Transfer/1035 applications must be received in our office by **4:45pm CT Monday, August 6th, 2007.** Direct Transfers and 1035 Exchange funds must be received in our office no later than **4:45pm CT Thursday, August 30th, 2007.**
NO EXCEPTIONS!

| | | CURRENT RATES | NEW RATES |
|----------------------------|--|---------------|--------------|
| INTEREST CREDITING METHODS | S&P 500 Annual Pt to Pt w/ Cap(NO CHANGE) | 6.25% | 6.25% |
| | S&P 500 Annual Pt to Pt w/ PR | 50% | 45% |
| | Dow Annual Pt to Pt w/ Cap (NO CHANGE) | 6.25% | 6.25% |
| | S&P 500 Annual Monthly Average w/Cap | 8.5% | 8% |
| | S&P 500 Annual Monthly Average w/PR | 75% | 70% |
| | Dow Annual Monthly Average w/ Cap | 8.5% | 8% |
| | S&P 500 Monthly Pt to Pt (NO CHANGE) | 2.20% | 2.20% |
| | Lehman Brothers U.S Aggregate Pt to Pt (NO CHANGE) | 4.5% | 4.5% |
| | Lehman Brothers U.S Treasury Pt to Pt (NO CHANGE) | 4.5% | 4.5% |
| | 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.

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



Financial Markets, Inc.

800-888-2829

www.fm-inc.com - Marketing@fm-inc.com

"Standard & Poor's[®]", "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product. "Dow Jones", "Dow Jones Industrial AverageSM" and "DJIASM" are service marks of Dow Jones & Company, Inc. and have been licensed for use for certain purposes by American Equity Investment Life Insurance Company. This product, based on the Dow Jones Industrial AverageSM, is not sponsored, endorsed, sold or promoted by Dow Jones and Dow Jones makes no representation regarding the advisability of purchasing this product.

This product is not sponsored, endorsed, sold or promoted by Lehman Brothers and Lehman Brothers makes no representation regarding the advisability of purchasing this product.

Rate Change Memo (08/07)