

# American Equity is the Gold Standard for Index Annuities



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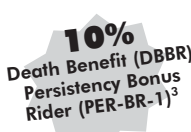
## Indexed Product PROFILE

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| PRODUCT <sup>1</sup>  | INTEREST RATES EFFECTIVE 01/10/2011<br>(RATES SUBJECT TO CHANGE)   | MINIMUM RATES | MINIMUM PREMIUM | ISSUE AGE <sup>1</sup> | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE <sup>1</sup>                    |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
|---|--|---------------|-----------------|------------------------|--------------------------|--|-----|-----|-----|--------------------------------------|-------|-----|-----|---|-------|-----|-----|-------------------------------|-------|-----|-----|---|-------|-----|-----|-------------------------------|---------------------|-----|-----|---|---|----------------------------|--|---|---|----------------------------|--|---|---------------------|--|--|---|---|----------------------------|--|---|
| <b>BONUS GOLD</b><br><b>INDEX-1-07</b><br><br>Call for State Availability<br><br>       | Includes a 10% Premium Bonus on all 1st year Premiums<br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>2.0%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.25%<sup>++</sup></td> </tr> </tbody> </table>   |               | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR <sup>+</sup> | N/A | 35% | N/A | S&P 500 Annual Monthly Average w/Cap | 4.75% | N/A | 0%  | Dow Annual Monthly Average w/Cap          | 4.75% | N/A | 0%  | Dow Annual Pt to Pt w/Cap     | 4.75% | N/A | 0%  | S&P 500 Annual Pt to Pt w/PR <sup>+</sup> | N/A   | 25% | N/A | S&P 500 Annual Pt to Pt w/Cap | 4.75%               | N/A | 0%  | S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.0%*   | N/A                        | 0%   | 10-Year U.S. Treasury Bond  | 4.0%  | N/A                        | 0%   | Current Fixed Value Rate  | 2.25% <sup>++</sup> |  |  | <b>Minimum Guaranteed Interest Rate (MGIR):</b><br>Currently 1.50% <sup>4</sup><br><br><b>Minimum Guaranteed Surrender Value (MGSV):</b><br>80% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-80 \$500,000 | 0-80<br>Qual &<br>Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup> | 20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0%<br><b>(16 years)</b> |
|   | Cap  | PR            | Asset Fee       |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A  | 35%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 4.75%  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| Dow Annual Monthly Average w/Cap  | 4.75%  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| Dow Annual Pt to Pt w/Cap   | 4.75%  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A  | 25%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 4.75%  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.0%*  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| 10-Year U.S. Treasury Bond  | 4.0%   | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| Current Fixed Value Rate  | 2.25% <sup>++</sup>  |               |                 |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| <b>RETIREMENT GOLD</b><br><b>INDEX-2-09</b><br><br>Call for State Availability<br><br> | Includes a 9% Premium Bonus on all 1st year Premiums. <sup>***</sup><br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.00%<sup>++</sup></td> </tr> </tbody> </table> <p>For IN: 9% Premium Bonus on 1<sup>st</sup> year Premiums for Issue Ages 0-73.<br/>5% Premium Bonus Issue Ages 74-78.<br/>For DE, OR and AK (Form# RG-FIA-09)<sup>1</sup>: 6% Premium Bonus on 1<sup>st</sup> year Premiums for Issue Ages 0-78<br/><b>For TX:</b> 9% Premium Bonus on 1st Year premiums for Issue Ages 0-55.<br/><b>Bonus Vesting<sup>***</sup></b><br/>0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%<br/><b>(14 years)</b></p> |               | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR <sup>+</sup> | N/A | 30% | N/A | S&P 500 Annual Monthly Average w/Cap | 4.25% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR <sup>+</sup> | N/A   | 25% | N/A | S&P 500 Annual Pt to Pt w/Cap | 4.25% | N/A | N/A | S&P 500 Monthly Pt to Pt <sup>+</sup>     | 1.8%* | N/A | 0%  | Current Fixed Value Rate      | 2.00% <sup>++</sup> |     |     | <b>MGIR<sup>1</sup>:</b><br>Currently 1.50% <sup>**</sup><br><br><b>MGSV<sup>1</sup>:</b><br>87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-78 \$500,000 | 0-78<br>Qual &<br>Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup> | 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0%<br><b>(10 years)</b>  |   |                            |  |   |                     |  |  |   |   |                            |  |   |
|   | Cap  | PR            | Asset Fee       |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A  | 30%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 4.25%  | N/A           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A  | 25%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 4.25%  | N/A           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 1.8%*  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| Current Fixed Value Rate  | 2.00% <sup>++</sup>  |               |                 |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| <b>ADVANTAGE GOLD</b><br><b>INDEX-6-07</b><br><br>Call for State Availability<br><br> | Includes a 5% Premium Bonus on all 1st year Premiums <sup>1</sup><br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.10%<sup>++</sup></td> </tr> </tbody> </table>   |               | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR              | N/A | 30% | N/A | S&P 500 Annual Monthly Average w/Cap | 4.25% | N/A | N/A | S&P 500 Annual Pt to Pt w/PR              | N/A   | 25% | N/A | S&P 500 Annual Pt to Pt w/Cap | 4.25% | N/A | N/A | S&P 500 Monthly Pt to Pt <sup>+</sup>     | 1.8%* | N/A | 0%  | 10-Year U.S. Treasury Bond    | 4.0%                | N/A | N/A | Current Fixed Value Rate  | 2.10% <sup>++</sup>   |                            |  | <b>MGIR:</b><br>Currently 1.50% <sup>**</sup><br><br><b>MGSV<sup>1</sup>:</b><br>84% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-80 \$500,000 | 0-80<br>Qual &<br>Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup> | 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%<br><b>(10 years)</b> |                     |  |  |   |   |                            |  |   |
|   | Cap  | PR            | Asset Fee       |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/PR   | N/A  | 30%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 4.25%  | N/A           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/PR  | N/A  | 25%           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 4.25%  | N/A           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 1.8%*  | N/A           | 0%              |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| 10-Year U.S. Treasury Bond  | 4.0%   | N/A           | N/A             |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |
| Current Fixed Value Rate  | 2.10% <sup>++</sup>  |               |                 |                        |                          |  |     |     |     |                                      |       |     |     |   |       |     |     |                               |       |     |     |   |       |     |     |                               |                     |     |     |   |   |                            |  |   |   |                            |  |   |                     |  |  |   |   |                            |  |   |

# American Equity is the Gold Standard for Index Annuities

| PRODUCT <sup>1</sup>   | INTEREST RATES EFFECTIVE 01/10/2011<br>(RATES SUBJECT TO CHANGE)   | MINIMUM RATES        | MINIMUM PREMIUM | ISSUE AGE <sup>1</sup> | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE <sup>1</sup>        |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
|--|--|----------------------|-----------------|------------------------|--------------------------|--------------------------------------|-------|-----|-----|--------------------------------------|-------|-----|-----|----------------------------------|-------|-----|----|-------------------------------|------|-----|-----|-------------------------------|-------|----------------------|----|--|---|----------------------|--|--|-------|-----|----|----------------------------|------|-----|----|--------------------------|--|---------------------|--|--|---|----------------------|--|--|
| <b>BENEFIT GOLD</b><br><b>(ICC10 IDX-110)</b><br><br>Only available in AK, MN, PA, UT and WA<br><br> | Includes a 5% Premium Bonus on Initial Single Premium.<br><br><table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt +</td> <td>1.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">2.00%<sup>+++</sup></td> </tr> </tbody> </table>  |                      | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/Cap | 4.25% | N/A | N/A | S&P 500 Annual Pt to Pt w/Cap        | 4.25% | N/A | N/A | S&P 500 Monthly Pt to Pt +       | 1.8%* | N/A | 0% | 10-Year U.S. Treasury Bond    | 4.0% | N/A | N/A | Current Fixed Value Rate      |       | 2.00% <sup>+++</sup> |    | <b>MGIR:</b><br>Currently 1.50%**<br><br><b>MGSV:</b><br>87.5% of single premium, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-80 \$500,000 | 0-80 Qual & Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup> | 13.25,12,10.75,9.25,8,6.75,5.5,4,2.5,1,0%<br><b>(10 years)</b> |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
|  | Cap  | PR                   | Asset Fee       |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Monthly Average w/Cap   | 4.25%  | N/A                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Pt to Pt w/Cap  | 4.25%  | N/A                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Monthly Pt to Pt +   | 1.8%*  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| 10-Year U.S. Treasury Bond   | 4.0%   | N/A                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| Current Fixed Value Rate   |  | 2.00% <sup>+++</sup> |                 |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| <b>INTEGRITY GOLD</b><br><b>INDEX-5-07</b><br><br>Call for State Availability<br><br>                | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR+</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR+</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>4.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt+</td> <td>2.0%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">2.25%<sup>++</sup></td> </tr> </tbody> </table> |                      | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR+ | N/A   | 35% | N/A | S&P 500 Annual Monthly Average w/Cap | 4.75% | N/A | 0%  | Dow Annual Monthly Average w/Cap | 4.75% | N/A | 0% | S&P 500 Annual Pt to Pt w/PR+ | N/A  | 25% | N/A | S&P 500 Annual Pt to Pt w/Cap | 4.75% | N/A                  | 0% | Dow Annual Pt to Pt w/Cap  | 4.75%   | N/A                  | 0%   | S&P 500 Monthly Pt to Pt+                                      | 2.0%* | N/A | 0% | 10-Year U.S. Treasury Bond | 4.0% | N/A | 0% | Current Fixed Value Rate |  | 2.25% <sup>++</sup> |  | <b>MGIR:</b><br>Currently 1.50%**<br><br><b>MGSV:</b><br>87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-80 \$500,000 | 0-80 Qual & Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2010) <sup>3</sup> | 8,7,6,4,5,3,1.5,0%<br><b>(6 years)</b> |
|  | Cap  | PR                   | Asset Fee       |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Monthly Average w/PR+   | N/A  | 35%                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Monthly Average w/Cap   | 4.75%  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| Dow Annual Monthly Average w/Cap   | 4.75%  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Pt to Pt w/PR+  | N/A  | 25%                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Pt to Pt w/Cap  | 4.75%  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| Dow Annual Pt to Pt w/Cap  | 4.75%  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Monthly Pt to Pt+  | 2.0%*  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| 10-Year U.S. Treasury Bond   | 4.0%   | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| Current Fixed Value Rate   |  | 2.25% <sup>++</sup>  |                 |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| <b>10/10 GOLD</b><br><b>(INDEX-6-05)</b><br><br>  | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt+</td> <td>2.0%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">2.25%</td> </tr> </tbody> </table>   |                      | Cap             | PR                     | Asset Fee                | S&P 500 Annual Monthly Average       | N/A   | 35% | N/A | S&P 500 Annual Pt to Pt              | N/A   | 25% | N/A | S&P 500 Monthly Pt to Pt+        | 2.0%* | N/A | 0% | 10-Year U.S. Treasury Bond    | 4.0% | N/A | N/A | Current Fixed Value Rate      |       | 2.25%                |    | <b>MGIR:</b><br>Currently 1.50%**<br><br><b>MGSV:</b><br>87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually   | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-74 \$750,000<br>75-80 \$500,000 | 0-80 Qual & Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup>   | 10,9,8,7,6,5,4,3,2,1,0%<br><b>(10 years)</b>                   |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
|  | Cap  | PR                   | Asset Fee       |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Monthly Average   | N/A  | 35%                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Annual Pt to Pt  | N/A  | 25%                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| S&P 500 Monthly Pt to Pt+  | 2.0%*  | N/A                  | 0%              |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| 10-Year U.S. Treasury Bond   | 4.0%   | N/A                  | N/A             |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |
| Current Fixed Value Rate   |  | 2.25%                |                 |                        |                          |                                      |       |     |     |                                      |       |     |     |                                  |       |     |    |                               |      |     |     |                               |       |                      |    |  |   |                      |  |  |       |     |    |                            |      |     |    |                          |  |                     |  |  |   |                      |  |  |

**Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability. PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.**

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PR=Participation Rate Contract = Certificate in NJ

\*Monthly Cap \*\*MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

\*\*\* Bonus Vesting Schedule applies. May vary by state.

<sup>1</sup>May vary by issue age and/or state. <sup>2</sup>Benefit not guaranteed and subject to change. <sup>3</sup>Form number varies by state. \*MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only. For Index-1-05 in DE, MGIR is 2.25%.

5% option available for all issue ages. 7% option available for issue ages 50 and above.

\*Provided by MA-PR, APT-PR and/or MPT Riders. \*\*Fixed Value Minimum Guaranteed Interest Rate is 1%. Rate varies in DE & OK. \*\*\*Fixed Value Minimum Guaranteed Interest Rate is 1.25%