

Income Select Plus

Tax Deferred Annuity



Offered By: **Accuplan Insurance and Financial Services**

With offices in Las Vegas, NV and Salt Lake City, UT

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Income Select Plus Annuity

Individuals are now living longer than ever before as a result of healthier lifestyles and medical advances and need to make sure their retirement plan will last just as long. There is also a need for individuals to be more responsible for creating their own retirement savings because of changes to employer-provided pension plans and double-digit increases in health care costs.

The Income Select Plus is a fixed indexed annuity that gives you choices of interest crediting strategies to take advantage of stronger market conditions, while providing guarantees that protect your retirement savings during down market conditions. It also provides income options that you cannot outlive.

- Tax-deferred Interest Accumulation*
- Choose from 6 Different Interest Crediting Strategies
- First-Year Premium Bonus
- Protection of Principal
- Death Benefit for Heirs
- Free Withdrawals
- Flexibility to Move Money Between Interest Crediting Strategies

* Tax-deferral offers no additional value when/if the annuity is used to fund a qualified plan or retirement account, such as an IRA or 401(k), and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

Begin building your long-term retirement plan with a product strong enough to meet today's needs and flexible enough to handle what tomorrow holds in store, because who knows what retirement will look like 20 years from now!

Experience growth in your annuity with key features that may not be found in other types of retirement vehicles: a Premium Bonus; Interest Credits linked to a specific Index; Tax-Deferral and a Guaranteed Purchase Option.

Relax knowing your annuity provides security through minimum guarantees that protect your hard-earned retirement dollars from the downside risks sometimes associated with other types of retirement vehicles. Guarantees are based on the stability and claims paying ability of the issuing company.

Premium Bonus

A 5% first year premium bonus will be credited upon receipt of each premium during the contract's first year. This increases the value of your first year's investment(s) by 5%, and future growth in the annuity is based on this bonus or increased amount.

Interest Credits

There are two types of interest crediting strategies (interest credits) in your Income Select

Income Select Plus Annuity

Plus annuity:

- Interest credits that are credited daily on any premium allocated to the fixed strategy.
- Interest credits on any premium allocated to an indexed strategy are based on the growth, if any, of an external Index each term period (excluding dividends).

All interest credits earned in the annuity are locked-in at the end of each term period and can never be taken away by future declines in the value of the Index.

Tax-Deferred Accumulation

Interest credits earned in your Income Select Plus annuity are not taxed until they are withdrawn from the contract. Unlike taxable retirement savings vehicles, money you would otherwise pay in taxes each year remains in your annuity, earning interest, which allows your retirement savings to accumulate even faster.

Guaranteed Purchase Option

Anytime after the 10th contract year, a 10% income bonus will be credited to the value of your annuity if, under this option, you elect to begin receiving income payments utilizing an income payment option with a guaranteed period of at least 10 years. The income bonus is based on the amount of any remaining first year premium. Availability may vary by state.

Minimum Guarantee

The Income Select Plus provides a guaranteed Accumulated Value Floor that guarantees any remaining first year premium and any remaining first year premium bonus will accumulate at 1.00% each contract year. At the end of the 10th contract year, assuming no withdrawals or additional premiums, your guaranteed Accumulated Value Floor will be equal to 115.9% of your initial premium.

Principal Protection

Your annuity is protected from any direct downside risk associated with the Index. Therefore, a negative Index return will never result in you receiving interest credits for any index term period which are less than zero. You therefore are assured that your principal is always safe, even in a bad year for the Index.

The Income Select Plus annuity gives you control over how your premium dollars are allocated in an effort to maximize your interest credits. Plus, at anytime after the first month of the contract, you can access a percentage of your retirement dollars free of any charges and market value adjustments.

Strategy Allocations

Your initial premium will be allocated to the contract's interest crediting strategies based

Income Select Plus Annuity

on the percentages you choose. At the end of each index term period, you can reallocate 100% of the accumulated value among all available strategies.

Free Withdrawals for 72(t) IRA

The annuity allows penalty free withdrawals for purposes of meeting a payment stream for a 72(t) IRA early withdrawal program, where the payment stream conforms to Internal Revenue Service formulas, values and tables.

Free Withdrawals

One month after contract issue, monthly withdrawals equal to 1/12 of 1.00% of the sum of the initial premium and the premium bonus may be taken free of withdrawal charges and market value adjustments. After the first contract year, annual withdrawals of up to 10% of the prior anniversary's accumulated value may be taken free of withdrawal charges and market value adjustments. The market value adjustment is not available in all states, including Delaware, Indiana, Minnesota, Oregon, Pennsylvania, Utah and Washington.

Withdrawal Charge & Market Value Adjustment

A withdrawal charge and market value adjustment will be applied during the first 10 contract years to any amount withdrawn in excess of a free withdrawal amount. The market value adjustment is not available in all states.

The market value adjustment increases or decreases the value of an affected withdrawal or surrender based on changes in interest rate conditions. The market value adjustment will not be applied to any surrender or withdrawal taken after the death of an owner or to any payments made in the settlement of the contract's death benefit.

Withdrawal charges and market value adjustments will be waived on withdrawals from a qualified contract taken to satisfy the required minimum distribution for that contract.

Withdrawal charges are applied according to the following rate schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11
Percentage	14.9%	13.5%	12.1%	10.6%	9.2%	7.7%	6.2%	4.75%	3.1%	1.5%	0%

* Withdrawals from the Income Select Plus annuity may be taxable, may be subject to a 10% IRS tax penalty and may forfeit potential interest credits for the index term period in which the withdrawal was made. Withdrawals during the withdrawal charge period may result in the loss of principal.

Early Income Options

Anytime after the first contract year, the value of your annuity may be used to purchase a single premium immediate annuity.

Your Income Select Plus annuity gives you peace of mind knowing it can provide an income which is guaranteed to last as long as your retirement, or it can be used to take care of loved ones upon your death. It also provides special access to your money in those times when you may need it most.

Income Select Plus Annuity

Death Benefit

Upon death of the annuitant, the full value of your income Select Plus annuity will be paid to the beneficiary in a lump sum. In lieu of receiving the death benefit in a lump sum, the beneficiary may select other payout options available with the annuity.

Confinement Waiver ⁽¹⁾

(Note that this Waiver may not be permitted under IRS rules for a 72(t) early withdrawal IRA.) In the event you become confined to a qualified care facility for 60 consecutive days, you can withdraw up to 100% of your contract's value without any withdrawal charges or market value adjustments. To receive this benefit, confinement must begin at least one year after the contract date. Additional restrictions may apply.

Terminal Illness Waiver ⁽¹⁾

(Note that this Waiver may not be permitted under IRS rules for a 72(t) early withdrawal IRA.) In the event you are diagnosed with a terminal illness that would result in death within one year, you can take a one-time withdrawal of up to 100% of your contract's value without any withdrawal charges or market value adjustments. To receive this benefit, diagnosis must occur at least one year after the contract date. Additional restrictions may apply.

Income for Life

A variety of annuity payment options are available on the contract's Annuity Date, including options that will provide you with payments for as long as you live. This feature is not applicable during a 72(t) early withdrawal IRA payment stream, but is applicable once the 72(t) period is complete.

⁽¹⁾ In Massachusetts, the Confinement and Terminal Illness Waivers are not available; in Texas, these benefits are available in the first contract year; and in Pennsylvania, the Terminal Illness Waiver is referred to as the Terminal Condition Waiver.

1-Year Average Multiple Index Strategy *

This strategy offers you an opportunity to earn interest credits each one-year index term period that are linked to the combined average performance of the S&P 500[®] Index, the Nasdaq-100[®] and The Dow Jones Industrial AverageSM during that one-year period.

Interest credits for the 1 -Year Average Multiple Index Strategy are linked to the combined average performance of three indices - Standard & Poor's 500[®] Index, Nasdaq-100 Index[®] and The Dow Jones Industrial AverageSM. Interest credits, if any, are measured over separate one-year index term periods and are based on the sum of the average growth of the three indices during the term period using an "averaging" calculation method. Interest credits will be added to this strategy only at the end of each one-year term period and are locked in so there's no risk of losing your prior interest credits.

Income Select Plus Annuity

The rate used to determine interest credits for the Strategy is equal to the sum of:

- The average growth of the best performing Index during the term period multiplied by 50%; plus
- The average growth of the second best performing Index during the term period multiplied by 30%; plus
- The average growth of the third best performing Index during the term period multiplied by 20%.

The combined average growth rate for the Indices during the term period is subject to a cap rate, less an annual spread.

The average growth of each Index can be positive, negative or zero, but the interest credits at the end of each one-year term period can never be less than zero. The beginning Indices' prices are reset each year. The spread is set and guaranteed at the beginning of each one-year term period and can never be greater than the maximum spread stated in the annuity contract. The cap rate is set and guaranteed at the beginning of each one-year term period and can never be lower than the minimum cap rate stated in the annuity contract.

^{*} The S&P 500 Index[®], the Nasdaq-100 index[®] and the Dow Jones Industrial AverageSM do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks. Past performance is no guarantee of future performance or values of the Income Select Plus.

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Hypothetical Illustration Assumptions

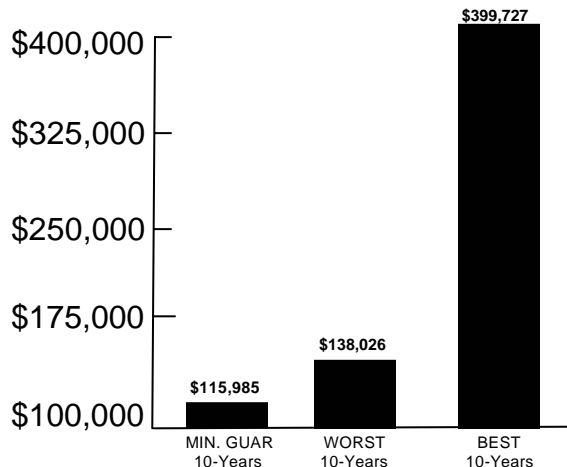
- Initial Premium: \$100,000
- 1st Year Premium Bonus: 5.00%
- Spread: 3.50% for all term periods
- Cap Rate: None¹ for all term periods *
- No Withdrawals, Renewal Premiums or Premium Taxes

*Note: There is currently no cap on the average growth of the Indices used to determine interest credits on the contract using the Multiple Index Strategy. However, a cap could be imposed after the first contract year and the application of a cap would reduce the "best 10 years" accumulated value in this hypothetical example. The lowest cap which could be applied to this strategy is 8%. These assumptions are not guaranteed; the use of alternate premium and rate assumptions could produce significantly different results.

Income Select Plus Annuity

Strategy Performance

The chart below illustrates the best, worst and minimum guaranteed accumulated values the income Select Plus would have produced during its initial 10 contract years had it been available for the 20-year period ending December 1, 2005.



This hypothetical illustration assumes a new contract was issued on the first business day of each month over the last 20 years utilizing the assumptions shown above and the closing price of the S&P 500 Index[®], the Nasdaq-100 index[®] and the Dow Jones Industrial AverageSM on those days. It also assumes that the contract was then held for 10 years. Although this product was not available during the last 20 years, actual historical prices of the Indices have been used in this illustration. This illustration is intended solely for comparative values and is not an indication of the annuity's past or future performance.

The Income Select Plus [form FPIA10P (06/06) or state variation] is a fixed indexed annuity issued and backed by the claims paying ability of American Investors Life Insurance Company, Inc., Topeka, KS.

This website only provides highlights of this product—please refer to the product disclosure for information regarding exclusions, limitations, reductions of benefits and terms, including costs and complete details of coverage. Product features, limitations and availability vary by State; see the Product Disclosure or contact your agent for more details. 10674

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