

Insurance Company	American General Life	American General Life	American General Life	American Investors	American Investors	American Investors	American Investors
Name of Annuity	VisionMaximizer	VisionMaximizer	VisionMaximizer	IncomeSelBon	IncomeSelBon	IncomeSelBon	IncomeSelBon
Policy Form Number	05490	05490	05490	FPIAX	FPIAX	FPIAX	FPIAX
Participation Rate	100%	45%	100%	100%	100%	100%	35%
Investment Fund Type	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind	S&P500 Ind
Index Crediting Strategy	Point to Point	Point to Point	Monthly Anniversary Average	Monthly Anniversary Average	Monthly Anniversary Average	Point to Point	Point to Point
Annual Ratchet	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Participation Rate Adjustment	10 Years	10 Years	10 Years	Annually	Annually	Annually	Annually
Maximum Yield/Cap	8.25%	No Cap	No Cap	7.75%	No Cap	7.0%	No Cap
Minimum Premium	\$20,000	\$20,000	\$20,000	\$75,000	\$75,000	\$75,000	\$75,000
Annual Fee	NONE	NONE	-3.00%	NONE	-4.50%	NONE	NONE
Fixed Option Available	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Premium Bonus/Non-Forfeitable	5.00%	5.00%	5.00%	10.00%	10.00%	10.00%	10.00%
Forfeitable Bonus Available	N/A	N/A	N/A	10%IncBon w10/10Yr	10%IncBon w10/10Yr	10%IncBon w10/10Yr	10%IncBon w10/10Yr
Minimum Rate Guarantee Per Yr	3.00% on 90% of Premium	3.00% on 90% of Premium	3.00% on 90% of Premium	NAIC Index on 87.5% of Premium	NAIC Index on 87.5% of Premium	NAIC Index on 87.5% of Premium	NAIC Index on 87.5% of Premium
Minimum Rate Variations							
Participation Rate Guarantee							
Minimum Cap Guarantee							
Maximum Spread Guarantee							
Guarantee Return of Principal	No	No	No	No	No	No	No
Other Features				\$5k-\$75k Cap 6.75%	\$5k-\$75k Fee -4.75%	\$5k-\$75k Cap 6.00%	\$5k-\$75k PR 30%
FREE Annual Withdrawal Amount of Total Accumulation	10% Pr Yr Any Value	10% Pr Yr Any Value	10% Pr Yr Any Value	10% of Bal Cum = 20%	10% of Bal Cum = 20%	10% of Bal Cum = 20%	10% of Bal Cum = 20%
FREE Withdrawals Per Year	1	1	1	1	1	1	1
Surrender Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
Surrender Charges or Penalty	17% 16% 15% 14% 13% 10% 9% 8% 7% 6%	17% 16% 15% 14% 13% 10% 9% 8% 7% 6%	17% 16% 15% 14% 13% 10% 9% 8% 7% 6%	12% 12% 12% 11% 10% 9% 8% 7% 6% 4% SurrChgs vary in some states	12% 12% 12% 11% 10% 9% 8% 7% 6% 4% SurrChgs vary in some states	12% 12% 12% 11% 10% 9% 8% 7% 6% 4% SurrChgs vary in some states	12% 12% 12% 11% 10% 9% 8% 7% 6% 4% SurrChgs vary in some states
Penalty Variation				PrBon Recapture 10% 10% 10% 10% <small>00% 70% 10% 50% 10%</small>	PrBon Recapture 10% 10% 10% 10% <small>00% 70% 10% 50% 10%</small>	PrBon Recapture 10% 10% 10% 10% <small>00% 70% 10% 50% 10%</small>	PrBon Recapture 10% 10% 10% 10% <small>00% 70% 10% 50% 10%</small>
MVA Applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Penalty Applied From Date Of	Contract	Contract	Contract	Contract	Contract	Contract	Contract
Action @ End of Penalty Period	NONE	NONE	NONE	NONE	NONE	NONE	NONE
Surrender Charges Waived with:	Min Annuity Payout			NO	NO	NO	NO
	Death of:	Owner	Owner	Owner	Annuitant	Annuitant	Annuitant
	Medical/Other Waivers	Extended Care Rider	Extended Care Rider	Extended Care Rider	NH60/TI HHC 20%	NH60/TI HHC 20%	NH60/TI HHC 20%
	Waiver Availability	Yr1+ Age-86	Yr1+ Age-86	Yr1+ Age-86	Year 1+	Year 1+	Year 1+
Additional Premiums Allowed	YES	YES	YES	YES \$1k+	YES \$1k+	YES \$1k+	YES \$1k+
Maximum Issue Age	-Owner 75 -Annuitant 75	75 75	75 75	80	80	80	80
New Rate Effective Date							
Expected New Rate							
PARTICIPATION RATE HISTORY ON NEW PREMIUM	8/07 9/07 10/07 11/07 12/07 1/08 2/08 3/08 4/08 5/08 6/08 7/08	NewAnnuity 100% / 7.5% 45% 100% / 7.5% 45% 100% / 7.3% 40% 100% / 7.3% 40% 100% / 7.5% 40% 100% / 8% 45% 100% / 8.3% 45%	NewAnnuity 45% 100% 45% 100% 40% 100% 40% 100% 40% 100% 45% 100% 45% 100%	NewAnnuity 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%	NewAnnuity 100% / 7% 100% / 7.8% 100% / 7.8% 100% / 7.8% 100% / 7.8%	NewAnnuity 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100% 100%	NewHistory 25% 35% 35% 35% 35%
Approved in TX	YES	YES	YES	NO	NO	NO	NO

INSURANCE COMPANY	American Equity Investment Life Insurance Company	American General Life Insurance Company	American Investors Life Insurance Company Inc.	American National Insurance Company	American United Life Insurance Company	Annuity Investors Life Insurance Company	Aviva Life and Annuity Company
Note: x = Info Not Available							
NAIC - Shaded Outside Normal Range							
PARENT COMPANY	American Equity Investment Life Holding	American International Group, Inc.	Aviva plc	American National Group	OneAmerica Financial Partners, Inc.	American Financial Group, Inc.	Aviva plc
Year Company Founded	1981	1960	1965	1905	1877	1981	1896
A. M. Best Financial Rating	XII	XV	X	XV	X	X	X
A. M. Best Rating Standard & Poor's	A- g	A+	A+ g	A+*	A g	A g	A+ g
Moody's	BBB+	AA+	A+	AA	AA-	A	A+
Duff & Phelps		Aal	A3		A2		
IMSA Certified?	YES	N/A	NO	YES	YES	N/A	YES
NAIC Iris Ratios - 2006	2007	2007	2007	2007	2007	2007	2007
1-Net Change in Cap & Surp	.0%	(4.0%)	9.0%	3.0%	3.0%	(7.0%)	(8.0%)
1-A Gross Change Cap & Surp	.0%	5.0%	52.0%	3.0%	3.0%	1.0%	8.0%
2-Net Gain to Total Income	1.0%	15.0%	3.0%	2.0%	2.0%	.0%	.0%
5-Non Admit to Admit Assets	.0%	2.0%	.0%	2.0%	1.0%	.0%	1.0%
6-Real Estate to Cap & Surp	16.0%	8.0%	8.0%	14.0%	20.0%	.0%	6.0%
7-Affil Invest to Cap & Surp	3.0%	75.0%	.0%	120.0%	2.0%	.0%	1.0%
8-Surplus Relief	4.0%	7.0%	.0%	1.0%	.0%	.0%	5.0%
9-Change in Premium	16.0%	(12.0%)	113.0%	17.0%	4.0%	15.0%	16.0%
10-Change in Product Mix	.0%	.7%	.0%	.6%	.8%	.4%	3.7%
11-Change in Asset Mix	.4%	.6%	.2%	.3%	.3%	.6%	.4%
12-Change in Reserving Ratio	(17.0%)	9.0%	(99.0%)	25.0%	1.0%	.0%	(21.0%)
Total Admitted Assets (\$000)	9/07 \$12,561,266 2006 \$11,471,358 2005 \$10,415,535 2004 \$7,960,767 2003 \$6,311,329	\$35,987,375 \$34,024,823 \$30,967,903 \$28,386,365 \$25,511,318	\$10,160,930 \$8,829,218 \$8,743,218 \$8,619,270 \$8,330,601	\$13,826,112 \$13,239,607 \$12,917,074 \$12,102,843 \$10,699,209	\$14,207,515 \$12,879,129 \$12,122,587 \$11,548,943 \$10,672,165	\$1,719,236 \$1,601,778 \$1,383,662 \$1,288,151 \$1,159,544	\$11,180,207 \$9,669,902 \$8,073,061 \$6,785,212 \$5,874,252
Total Surplus & Reserve (\$000)	9/07 \$1,041,136 2006 \$1,009,193 2005 \$686,841 2004 \$609,792 2003 \$383,210	\$6,009,042 \$5,679,662 \$5,173,060 \$4,824,433 \$4,136,851	\$473,930 \$493,540 \$493,810 \$460,672 \$412,858	\$266,714 \$2,480,664 \$2,364,282 \$2,243,115 \$2,013,112	\$741,415 \$707,207 \$681,361 \$695,178 \$684,277	\$71,020 \$69,828 \$45,381 \$49,614 \$50,442	\$598,760 \$583,997 \$530,325 \$410,587 \$286,924
Net Income After Tax (\$000)	9/07 \$36,570 2006 \$88,511 2005 \$40,085 2004 \$47,041	\$831,852 \$506,996 \$637,973 \$567,253	\$4,803 (\$29,030) \$44,467 \$53,057	\$36,628 \$92,177 \$128,833 \$142,023	\$35,415 \$64,011 \$42,112 \$26,330	\$310 \$25,201 (\$3,394) (\$201)	\$20,672 \$80,583 \$95,567 \$80,489
Bonds	79.6%	66.5%	74.6%	54.5%	32.8%	48.0%	73.3%
Mortgage Loans & Real Estate	14.4%	4.7%	5.7%	12.4%	9.9%	.0%	3.8%
Common & Preferred Stocks	1.8%	11.8%	3.7%	10.9%	.4%	.6%	4.0%
All Other Assets	4.2%	17.0%	15.9%	22.2%	57.0%	51.4%	19.0%
Net Investment Yield	9/07 4.93% 2006 7.56% 2005 5.86% 2004 6.64%	6.39% 7.60% 7.86% 7.86%	4.78% 5.63% 5.82% 6.00%	3.91% 5.47% 5.65% 5.72%	4.48% 6.30% 6.25% 6.38%	4.44% 5.60% 5.69% 5.55%	4.85% 7.07% 5.79% 5.83%
Return on Equity	9/07 3.6% 2006 10.4% 2005 7.1% 2004 12.0% 2003 9.9%	16.2% 10.2% 13.9% 13.3% 8.1%	1.4% (6.1%) 12.0% 16.3% 3.2%	2.0% 4.3% 6.4% 7.8% (.1%)	5.4% 10.4% 7.5% 5.5% 9.6%	2.1% 45.8% (7.2%) (.9%) 22.4%	5.1% 16.8% 18.4% 29.8% 11.7%
Gross Premium Written (\$000)	2006 \$1,905,865 2005 \$2,934,127 2004 \$2,016,149 2003 \$1,776,543	\$4,883,818 \$4,519,276 \$4,057,540 \$3,419,894	\$1,258,909 \$1,154,109 \$1,090,625 \$1,049,517	\$1,687,574 \$1,699,148 \$2,110,637 \$3,294,128	\$2,518,739 \$2,446,000 \$2,364,689 \$2,374,458	\$277,236 \$208,267 \$213,614 \$206,729	\$1,887,509 \$2,041,936 \$1,357,256 \$1,275,916
Annuity Premium Written (\$000)	2006 \$1,892,173 2005 \$2,920,116 2004 \$2,000,614 2003 \$1,762,333	\$2,302,374 \$2,214,146 \$1,876,825 \$1,476,224	\$2,517,431 \$1,152,098 \$1,087,359 \$1,043,064	\$1,067,146 \$1,026,402 \$1,397,942 \$2,465,874	\$1,581,603 \$1,502,083 \$1,425,995 \$1,373,953	\$277,236 \$208,267 \$213,614 \$206,729	\$1,410,944 \$1,607,419 \$921,970 \$852,379
% Annuity to Gross Prem	2006 99.28% 2005 99.52% 2004 99.23% 2003 99.20%	47.14% 48.99% 46.26% 43.17%	199.97% 99.83% 99.70% 99.39%	63.24% 60.41% 66.23% 74.86%	62.79% 61.41% 60.30% 57.86%	100.00% 100.00% 100.00% 100.00%	74.75% 78.72% 67.93% 66.81%
Total Annuity Reserves (\$000)	2006 \$9,830,286 2005 \$8,960,308 2004 \$6,821,366 2003 \$5,686,359	\$11,934,242 \$10,351,743 \$8,777,247 \$7,450,131	\$7,332,726 \$7,510,174 \$7,393,246 \$7,133,610	\$6,182,258 \$6,002,244 \$5,563,045 \$4,684,578	\$3,741,388 \$3,866,499 \$3,844,831 \$3,744,295	\$828,220 \$708,736 \$631,119 \$554,847	\$4,928,919 \$3,933,541 \$2,779,441 \$2,208,104