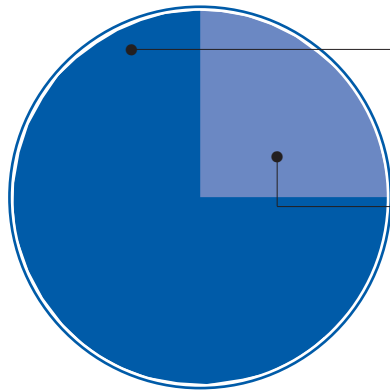


# Structured Allocation Annuity Select™ 6

**RATES EFFECTIVE SEPTEMBER 1, 2008** • Rates are subject to change.

Balanced Allocation Strategy • Option B

The **Balanced Allocation Strategy • Option B** is currently offering a blend of a 75 percent index allocation and a 25 percent declared rate allocation and was designed to provide safety of principal while—at the same time—placing an emphasis on providing the opportunity for long-term accumulation.



- **75% Index Allocation**

Linked to the performance of the S&P 500® Index excluding dividends.

- **25% Declared Rate Allocation**

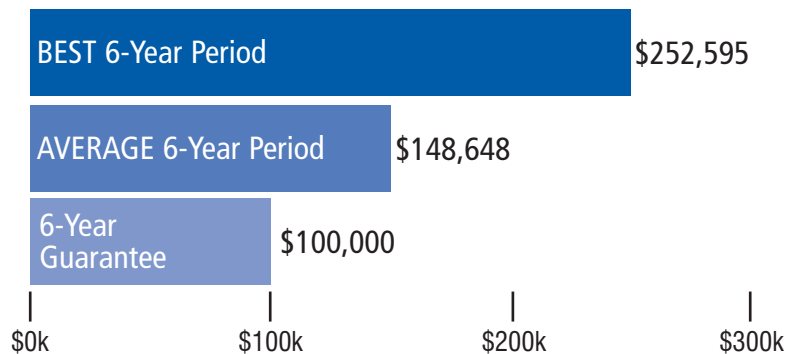
Utilizing a 4.00% rate established by American Investors Life at the beginning of each Term.

- **2.25% Annual Fee**

This fee is deducted from the appreciation in the Balanced Allocation Strategy in determining the amount of interest to credit to your contract.

## 6-Year Illustration

This chart assumes an initial premium amount of \$100,000 and illustrates the best and average Accumulation Values SAASelect 6 would have produced during its initial 6 contract years had it been available for the 30-year period ending January 1, 2008 net of the Strategy's annual fee.



This hypothetical illustration assumes a new contract was issued each business day over the last 30 years utilizing the closing price of the S&P 500® Index on those days. The 6-year performance assumes that the contract was then held for 6 years with no withdrawals or surrenders. This illustration assumes an Index Allocation and a Declared Rate Allocation as listed above for all years. These allocation percentages and rates are not guaranteed; the use of alternate rate assumptions would produce significantly different results. Although this product was not available for the period of time referenced above, actual historical prices of the S&P 500® Index have been used in this example. This illustration is intended solely for comparative values and is not an indication of the annuity's past or future performance. In no case will your contract's cash surrender value be less than the Minimum Guaranteed Contract Value accumulated with interest, which is currently equal to 2.25 percent in this illustration. The Structured Allocation Annuity Select™ 6 [BPASEL6 (10/07) or state variation] is issued by American Investors Life Insurance Company of Topeka, Kansas.



555 South Kansas Avenue  
P.O. Box 2039  
Topeka, Kansas 66601-2039

SAASEL6 Option B Insert (09/01/08)  
57210