

Interest Rate Summary

Rates effective February 18, 2009



Multi-Year Guarantee Annuities

Certainty™ / Certainty Select®

Rates effective February 18, 2009

Guarantee Period	Year 1	Years 2+
3-year	3.30%	3.30%
5-year	4.60%	4.60%
6-year	6.25%	4.25%
8-year	8.50%	4.50%
10-year	5.40%	5.40%

Traditional Fixed Annuity

ChoiceFour®

Rates effective since November 11, 2008

	Surrender	Year 1
Base Contract	9-year	5.50%
MVA Option	9-year	5.50%
Liquidity Option	6-year	5.00%
Liquidity & MVA Option	6-year	5.00%

Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective since November 11, 2008

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,803.76
10 years	\$1,041.44
15 years	\$797.78
20 years	\$683.33

Life Only	Payment Amount
Male 65	\$744.84
Female 65	\$693.84
Joint Male 65/Female 65	\$626.88

Indexed Annuities

MarketValue Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.25%
1-Year Point-to-Point Cap	8.50%
1-Year Monthly Average Cap	9.50%
1-Year Monthly Average Participation*	55.00%
2-Year Monthly Average Cap**	No Cap

MarketSeven Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.25%
1-Year Point-to-Point Cap	8.50%
1-Year Daily Average Cap	9.50%
1-Year Monthly Average Participation*	55.00%
2-Year Monthly Average Cap**	No Cap

MarketTen Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.50%
1-Year Point-to-Point Cap	9.00%
1-Year Point-to-Point Participation	40.00%
1-Year Monthly Average Participation	60.00%
1-Year Monthly Cap	3.50%
2-Year Point-to-Point Cap	20.00%

Bonus Indexed Annuities

MarketPower Bonus Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.00%
1-Year Point-to-Point Cap	8.00%
1-Year Daily Average Cap	9.00%
1-Year Monthly Average Participation*	45.00%
1-Year Monthly Cap*	3.00%
2-Year Monthly Average Cap**	No Cap

MarketBooster Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.00%
1-Year Point-to-Point Cap	8.00%
1-Year Daily Average Cap	9.00%
1-Year Monthly Average Participation*	45.00%
2-Year Monthly Average Cap**	No Cap

MarketTen Bonus Index®

Rates effective since January 12, 2009

1-Year Interest Account	4.00%
1-Year Point-to-Point Cap	8.00%
1-Year Point-to-Point Participation	30.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	3.25%
2-Year Point-to-Point Cap	18.00%

Builder Bonus Index®

Rates effective since January 12, 2009

Fixed Rate Account (one year)	3.75%
Annual Reset Point-to-Point Index Cap	8.00%
Annual Reset Daily Average Index Cap	8.50%
Two-Year Monthly Average Index Cap**	No Cap

Available in CT, DE, OR, UT and WA

Performance Bonus Index®

Rates effective since January 12, 2009

Fixed Rate Account (one year)	4.00%
Annual Reset Point-to-Point Index Cap	8.50%
Annual Reset Daily Average Index Cap	9.50%
Two-Year Monthly Average Index Cap**	No Cap

Available in CT, DE, OR, UT and WA

*New account; subject to state approval.

**2-Year Monthly Average Account maximum allocation is 30% of initial premium.

See Agent Website / State Approvals for availability.

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at www.EquiTrust.com ► Fixed Products ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

EquiTrust Life Insurance Company, West Des Moines, IA
EquiTrust.com – 866-598-3694



For Producer Use Only. Not for distribution to the public.