

## EquiTrust Life Fixed Index Annuity Products

11/5/09

Index Annuities	Bonus	Account Options	Current Rates (as of 11/5/09)	Guaranteed Minimum Rates	Surrender Charges	Issue Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders*
<b>MarketTwelve Bonus Index™</b>	<b>12% Total</b> <i>6% of premiums year 1; 2% of AV years 2, 3, 4</i>	1-Year Pt-to-Pt Cap	5.75%	3.00%	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2,0%)	0-80*	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life; Nursing Home Waiver
		1-Year Daily Avg Cap	6.25%	4.00%			Minimum			
		1-Year Monthly Avg Part	45.00%	25.00%			\$30,000			
		1-Year Monthly Cap	2.50%	0.50%			NQ/Q			
		1-Year Interest	2.75%	1.00%						
<b>MarketPower Bonus Index®</b>	<b>10%</b> <i>of premiums year 1</i>	1-Year Pt-to-Pt Cap	6.50%	4.00%	14 years* (20,20,19,19,18,17,16, 14,12,10,8,6,4,2,0%)	0-80*	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life; Nursing Home Waiver
		1-Year Daily Avg Cap	7.00%	5.00%			Minimum			
		1-Year Monthly Avg Part	50.00%	40.00%			\$30,000			
		1-Year Monthly Cap	2.75%	0.50%			NQ/Q			
		1-Year Interest	3.00%	1.00%						
<b>MarketBooster Index®</b>	<b>7% Total</b> <i>4% of premiums years 1-5; 2% of AV year 2; 1% of AV year 3</i>	1-Year Pt-to-Pt Cap	5.50%	4.00%	9 years (17.5,17.5,17.5,17.5,17.5, 13,10,8,6%)*	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life; Nursing Home Waiver
		1-Year Daily Avg Cap	6.50%	5.00%			Minimum			
		1-Year Monthly Avg Part	45.00%	40.00%			\$30,000			
		1-Year Monthly Cap	2.50%	0.50%			NQ/Q			
		1-Year Interest	2.75%	1.00%						
<b>MarketValue Index®</b>		1-Year Pt-to-Pt Cap	7.50%	4.00%	10 years* (12,12,12,12,11,10,8, 6,4,2,0%)	0-80*	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life; Nursing Home Waiver
		1-Year Monthly Avg Cap	8.50%	5.00%			Minimum			
		1-Year Monthly Avg Part	55.00%	40.00%			\$30,000			
		1-Year Monthly Cap	3.25%	0.50%			NQ/Q			
		1-Year Interest	3.50%	1.00%						
<b>MarketSeven Index®</b>		1-Year Pt-to-Pt Cap	6.00%	4.00%	7 years* (12,12,12,10,8,6,4,0%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life; Nursing Home Waiver
		1-Year Daily Avg Cap	6.50%	5.00%			Minimum			
		1-Year Monthly Avg Part	50.00%	40.00%			\$30,000			
		1-Year Monthly Cap	2.60%	0.50%			NQ/Q			
		1-Year Interest	3.00%	1.00%						

## EquiTrust Life Immediate Annuity Product

Single Premium Immediate Annuity	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Issue Ages	Premiums	Additional Notes		
		Annuity Option	Monthly Payment (as of 11/5/09)							
<b>Confidence Income®</b>	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,743.35	\$100	Monthly Quarterly Semi-Annually Annually	0-90	Single  Minimum \$30,000 NQ/Q	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY.		
		10-Year Fixed Period	\$983.46							
		15-Year Fixed Period	\$749.75							
		20-Year Fixed Period	\$626.98							
	Single Life & Joint Life	Life Only - Male 65	\$661.11						0-85	Life payments may vary by Qualified type.
		Life Only - Female 65	\$611.02							
	Joint Life - M 65/F 65	\$545.84								

**Sales Support -- 866-598-3694**

**Visit our website -- EquiTrust.com**

## EquiTrust Life Fixed Annuity Products

11/5/09

Multi-Year Guarantee Annuities	Guarantee Period	Current Rates (as of 11/5/09)		Surrender Charges	Issue Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals
		Year 1	Years 2+					
<b>Certainty Select®</b> (Base Contract)	5	2.65%	2.65%	10,10,9,9,8%	0-90	Single Minimum \$30,000 NQ/Q	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Cumulative interest beginning immediately
	6	3.65%	2.65%	10,10,9,9,8,8%				
	8	4.25%	4.25%	10,10,9,9,8,8,7,7%				
	10	4.40%	4.40%	10,10,9,9,8,8,7,7,6,5%				
<b>Certainty Select®</b> (With Optional Rider)	5	2.65%	2.65%	9,8.5,8,7.5,7%	0-90	Single Minimum \$30,000 NQ/Q	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts)	Interest only 1st contract year, 10% of Account Value years 2+
	6	3.65%	2.65%	9,8.5,8,7.5,7,6.5%				
	8	4.25%	4.25%	9,8.5,8,7.5,7,6.5,6.5,5.5%				
	10	4.40%	4.40%	9,8.5,8,7.5,7,6.5,6.5,5.5,4.5%				
<b>Certainty™</b> (Original) CT, IN, & MN ONLY	5	2.65%	2.65%	9,8.5,8,7.5,7%	0-90*	Single Minimum \$30,000 NQ/Q	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2009 contracts), less surrender charges	Interest only 1st contract year,** 10% of Account Value years 2+
	6	3.65%	2.65%	9,8.5,8,7.5,7,6.5%				
	8	4.25%	4.25%	9,8.5,8,7.5,7,6.5,6.5,5.5%				
	10	4.40%	4.40%	9,8.5,8,7.5,7,6.5,6.5,5.5,4.5%				

Traditional Fixed Annuity	Premium Bonus	Current Rates (as of 11/5/09) Year 1	Minimum Guaranteed Rates	Surrender Charges	Free Withdrawals	MVA	Issue Ages	Premiums	Minimum Guaranteed Contract Value
<b>ChoiceFour®</b> (Base Contract)	None	3.30%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	None	0-85	1st Year Only Minimum \$30,000 NQ/Q	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2.00% for 2009 contracts), less surrender charges
<b>ChoiceFour®</b> (MVA Option)	1.50%	3.30%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Yes			
<b>ChoiceFour®</b> (Liquidity Option)	None	2.80%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year,** 10% of Account Value years 2+	None			
<b>ChoiceFour®</b> (Liquidity & MVA Options)	1.50%	2.80%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year,** 10% of Account Value years 2+	Yes			

Maximum premium for all products is \$1,000,000. Higher amounts require Home Office approval.

\*May vary by issue age and/or state.

\*\*By Current Company Practice.



Products not available in all states; see State Approvals at EquiTrust.com. Product features may vary by state. Contracts issued on Contract Form Series ET-MPP-2000(02-05) with Rider ET-AVBR(06-09), ET-MPP-2000(02-05), ET-EIA-2000(02-05), ET-MK7-2000(02-05), ET-MKB-2000(07-05) with Rider ET-AVBR(06-09), 430-SPA(08-03), ET-MYG-2000(11-05), ET-SPA-2000(11-04), ET-SPIA(08-06). Group Contracts issued on Form Series ET-MPP-2000C(01-07) with Rider ET-AVBR(06-09), ET-MPP-2000C(01-07), ET-EIA-2000C(01-07), ET-MK7-2000C(01-07), ET-MKB-2000C(01-07) with Rider ET-AVBR(06-09), ET-MYG-2000C(11-05), ET-SPA-2000CE(11-04), ET-SPIAC(08-06). EquiTrust Life Insurance Company, West Des Moines, IA.

**For Producer Use Only.**