

EquiTrust Life Fixed Index Annuity Products

3/16/09

Index Annuities	Premium Bonus	Account Options	Current Rates (as of 1/12/09)	Guaranteed Minimum Rates	Surrender Charges	Issue Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders*
MarketPower Bonus Index®	10% of all premiums added year 1	1-Year Pt-to-Pt Cap	8.00%	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	9.00%	5.00%			Minimum			
		1-Year Monthly Avg Part	45.00%	40.00%			\$30,000			
		1-Year Monthly Cap	3.00%	0.50%			NQ/Q			
		2-Year Monthly Avg Cap ⁺	No Cap	12.00%						
		1-Year Interest	4.00%	1.00%						
MarketValue Index®		1-Year Pt-to-Pt Cap	8.50%	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	9.50%	5.00%			Minimum			
		1-Year Monthly Avg Part	55.00%	40.00%			\$30,000			
		2-Year Monthly Avg Cap ⁺	No Cap	12.00%			NQ/Q			
		1-Year Interest	4.25%	1.00%						
MarketBooster Index®	5% of all premiums added years 1-5	1-Year Pt-to-Pt Cap	8.00%	4.00%	9 years* (15,15,15,15,15,13,10,8,6,0%)	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	9.00%	5.00%			Minimum			
		1-Year Monthly Avg Part	45.00%	40.00%			\$30,000			
		2-Year Monthly Avg Cap ⁺	No Cap	12.00%			NQ/Q			
		1-Year Interest	4.00%	1.00%						
MarketSeven Index®		1-Year Pt-to-Pt Cap	8.50%	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	9.50%	5.00%			Minimum			
		1-Year Monthly Avg Part	55.00%	40.00%			\$30,000			
		2-Year Monthly Avg Cap ⁺	No Cap	12.00%			NQ/Q			
		1-Year Interest	4.25%	1.00%						
MarketTen Bonus Index®	7% of all premiums added years 1-5	1-Year Pt-to-Pt Cap	8.00%	4.00%	10 years (10,10,10,10,10,9,8,7,6,4,0%)	0-80	Flexible	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+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Pt-to-Pt Part	30.00%	20.00%			Minimum			
		1-Year Monthly Avg Part	50.00%	40.00%			\$30,000			
		1-Year Monthly Cap	3.25%	0.50%			NQ/Q			
		2-Year Pt-to-Pt Cap	18.00%	6.00%						
		1-Year Interest	4.00%	1.00%						
MarketTen Index®		1-Year Pt-to-Pt Cap	9.00%	4.00%	10 years (10,10,10,10,10,9,8,7,6,4,0%)	0-80	Flexible	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+	Income For Life, Nursing Home Waiver
		1-Year Pt-to-Pt Part	40.00%	20.00%			Minimum			
		1-Year Monthly Avg Part	60.00%	40.00%			\$30,000			
		1-Year Monthly Cap	3.50%	0.50%			NQ/Q			
		2-Year Pt-to-Pt Cap	20.00%	6.00%						
		1-Year Interest	4.50%	1.00%						
Builder Bonus Index® CT, DE, OR, UT & WA ONLY	8% of all premiums year 1	Annual Pt-to-Pt	8.00%	4.00%	9 years (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,0%)	0-75	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
		Annual Daily Average	8.50%	5.00%			Minimum			
		2 Year Monthly Average ⁺	No Cap	12.00%*			\$30,000			
		Fixed Rate	3.75%	1.00%			NQ/Q			
Performance Bonus Index® CT, DE, OR, UT & WA ONLY	5% of all premiums year 1	Annual Pt-to-Pt	8.50%	4.00%	9 years (9,8,7,6,5,5,5,4,5,3,5,2,5,1,5,0%)	0-75	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
		Annual Daily Average	9.50%	5.00%			Minimum			
		2 Year Monthly Average ⁺	No Cap	12.00%*			\$30,000			
		Fixed Rate	4.00%	1.00%			NQ/Q			

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Multi-Year Guarantee Annuities	Guarantee Period	Current Rates (as of 3/16/09)		Surrender Charges	Issue Ages	Premiums	Minimum Guaranteed Contract Value		Free Withdrawals
Certainty Select® (Base Contract)	3	3.00%	3.00%	10,10,9%	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
	5	4.25%	4.25%	10,10,9,9,8%					
	6	6.00%	4.00%	10,10,9,9,8,8%					
	8	8.25%	4.25%	10,10,9,9,8,8,7,7%					
	10	5.00%	5.00%	10,10,9,9,8,8,7,6,5%					
Certainty Select® (With Optional Rider)	3	3.00%	3.00%	9,8,5,8%	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)		Interest only 1st contract year, 10% of Account Value years 2+
	5	4.25%	4.25%	9,8,5,8,7,5,7%					
	6	6.00%	4.00%	9,8,5,8,7,5,7,6,5%					
	8	8.25%	4.25%	9,8,5,8,7,5,7,6,5,6,5,5%					
	10	5.00%	5.00%	9,8,5,8,7,5,7,6,5,6,5,5,4,5%					
Certainty™ (Original) CT, IN, & MN ONLY	3	3.00%	3.00%	9,8,5,8%	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+
	5	4.25%	4.25%	9,8,5,8,7,5,7%					
	6	6.00%	4.00%	9,8,5,8,7,5,7,6,5%					
	8	8.25%	4.25%	9,8,5,8,7,5,7,6,5,6,5,5%					
	10	5.00%	5.00%	9,8,5,8,7,5,7,6,5,6,5,5,4,5%					
Traditional Fixed Annuity	Premium Bonus	Current Rates (as of 11/11/08) Year 1	Minimum Guaranteed Rates	Surrender Charges	Free Withdrawals	MVA	Issue Ages	Premiums	Minimum Guaranteed Contract Value
ChoiceFour® (Base Contract)	None	5.50%	2.00%	9 Years 9,8,8,7,6,5,4,3,2%	Prior 12 months interest	None	0-85	1st Year Only	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2.00% for 2009 contracts), less surrender charges
ChoiceFour® (MVA Option)	1.50%	5.50%	2.00%	9 Years 9,8,8,7,6,5,4,3,2%	Prior 12 months interest	Yes		Minimum \$30,000 NQ/Q	
ChoiceFour® (Liquidity Option)	None	5.00%	2.00%	6 Years 9,8,8,7,6,5%	Interest only 1st contract year,** 10% of Account Value years 2+	None			
ChoiceFour® (Liquidity & MVA Options)	1.50%	5.00%	2.00%	6 Years 9,8,8,7,6,5%	Interest only 1st contract year,** 10% of Account Value years 2+	Yes			
Single Premium Immediate Annuity	Annuity Options	Issue Ages	\$100,000 Premium		Minimum Payment	Payment Modes	Premiums	Additional Notes	
Confidence Income®	Fixed Period 5-20 Years	0-90	5-Year Fixed Period	\$1,803.76	\$100	Monthly Quarterly Semi-Annually Annually	Single Minimum \$30,000 NQ/Q	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY.	
			10-Year Fixed Period	\$1,041.44					
			15-Year Fixed Period	\$797.78					
			20-Year Fixed Period	\$683.33					
	Single Life & Joint Life	0-85	Life Only - Male 65	\$744.84					
			Life Only - Female 65	\$693.84					
		Joint Life - M 65/F 65	\$626.88			Life payments may vary by Qualified type.			

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.

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

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), ET-EIA-2000(02-05), ET-MK7-2000(02-05), ET-MKB-2000(07-05), ET-ST5-2000(03-06), ET-MTA-2000(06-07), ET-MTB-2000(06-07), ET-MYG-2000C(11-05), 430-SPA(08-03), ET-SPA-2000(11-04), ET-SPIA(08-06). Group Contracts issued on Form Series ET-MPP-2000C(02-05), ET-EIA-2000C(02-05), ET-MK7-2000C(02-05), ET-MKB-2000C(03-06), ET-ST5-2000C(03-06), ET-MTA-2000C(06-07), ET-MTB-2000C(06-07), ET-MYG-2000C(11-05), 430-SPA(11-04), ET-SPA-2000C(11-04), ET-SPIAC(08-06).

EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**

