

EquiTrust Life Fixed Index Annuity Products

6/19/09

Index Annuities	Premium Bonus	Account Options	Current Rates (as of 6/19/09)	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	7.50%	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+	Nursing Home Waiver
		1-Year Daily Avg Cap	8.50%	5.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	40.00%						
		1-Year Monthly Cap	3.00%	0.50%						
		1-Year Interest	3.50%	1.00%						
MarketBooster Index®	7% of all premiums added years 1-5	1-Year Pt-to-Pt Cap	7.00%	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+	Nursing Home Waiver
		1-Year Daily Avg Cap	8.00%	5.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	40.00%						
		1-Year Monthly Cap	2.75%	0.50%						
		1-Year Interest	3.25%	1.00%						
MarketValue Index®		1-Year Pt-to-Pt Cap	8.00%	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+	Nursing Home Waiver
		1-Year Monthly Avg Cap	9.00%	5.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	50.00%	40.00%						
		1-Year Monthly Cap	3.50%	0.50%						
		1-Year Interest	3.75%	1.00%						
MarketSeven Index®		1-Year Pt-to-Pt Cap	7.50%	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+	Nursing Home Waiver
		1-Year Daily Avg Cap	8.50%	5.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	50.00%	40.00%						
		1-Year Monthly Cap	3.25%	0.50%						
		1-Year Interest	3.60%	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 6/19/09)					
Confidence Income®	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,776.62	\$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	\$998.94					
		15-Year Fixed Period	\$771.21					
		20-Year Fixed Period	\$647.23					
	Single Life & Joint Life	Life Only - Male 65	\$678.85	0-85	Life payments may vary by Qualified type.			
		Life Only - Female 65	\$628.53					
		Joint Life - M 65/F 65	\$562.91					

Sales Support -- 866-598-3694

● Visit our website -- EquiTrust.com

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Multi-Year Guarantee Annuities	Guarantee Period	Current Rates (as of 6/19/09)		Surrender Charges	Issue Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals
		Year 1	Years 2+					
Certainty Select® <i>(Base Contract)</i>	5	3.40%	3.40%	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	4.40%	3.40%	10,10,9,9,8,8%				
	8	4.75%	4.75%	10,10,9,9,8,8,7,7%				
	10	5.00%	5.00%	10,10,9,9,8,8,7,7,6,5%				
Certainty Select® <i>(With Optional Rider)</i>	5	3.40%	3.40%	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	4.40%	3.40%	9,8.5,8,7.5,7,6.5%				
	8	4.75%	4.75%	9,8.5,8,7.5,7,6.5,6,5.5%				
	10	5.00%	5.00%	9,8.5,8,7.5,7,6.5,6,5.5,5,4.5%				
Certainty™ <i>(Original)</i> CT, IN, & MN ONLY	5	3.40%	3.40%	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	4.40%	3.40%	9,8.5,8,7.5,7,6.5%				
	8	4.75%	4.75%	9,8.5,8,7.5,7,6.5,6,5.5%				
	10	5.00%	5.00%	9,8.5,8,7.5,7,6.5,6,5.5,5,4.5%				

Traditional Fixed Annuity	Premium Bonus	Current Rates (as of 6/19/09) Year 1	Minimum Guaranteed Rates	Surrender Charges	Free Withdrawals	MVA	Issue Ages	Premiums	Minimum Guaranteed Contract Value
ChoiceFour® <i>(Base Contract)</i>	None	3.75%	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
ChoiceFour® <i>(MVA Option)</i>	1.50%	3.75%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Yes			
ChoiceFour® <i>(Liquidity Option)</i>	None	3.25%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year,** 10% of Account Value years 2+	None			
ChoiceFour® <i>(Liquidity & MVA Options)</i>	1.50%	3.25%	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), ET-EIA-2000(02-05), ET-MK7-2000(02-05), ET-MKB-2000(07-05), E430-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(02-05), ET-EIA-2000C(02-05), ET-MK7-2000C(02-05), ET-MKB-2000C(07-05), 430-SPA(11-04), 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.**