

Interest Rate Summary

Rates effective June 19, 2009



Multi-Year Guarantee Annuities

Certainty™ / Certainty Select®

Rates effective June 19, 2009

Guarantee Period	Year 1	Years 2+
5-year	3.40%	3.40%
6-year	4.40%	3.40%
8-year	4.75%	4.75%
10-year	5.00%	5.00%

Traditional Fixed Annuity

ChoiceFour®

Rates effective June 19, 2009

	Surrender	Year 1
Base Contract	9-year	3.75%
MVA Option	9-year	3.75%
Liquidity Option	6-year	3.25%
Liquidity & MVA Option	6-year	3.25%

Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective June 19, 2009

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,776.62
10 years	\$998.94
15 years	\$771.21
20 years	\$647.23
Life Only	Payment Amount
Male 65	\$678.85
Female 65	\$628.53
Joint Male 65/Female 65	\$562.91

Index Annuities

MarketValue Index®

Rates effective May 15, 2009

1-Year Interest Account	3.75%
1-Year Point-to-Point Cap	8.00%
1-Year Monthly Average Cap	9.00%
1-Year Monthly Average Participation*	50.00%
1-Year Monthly Cap*	3.50%

MarketSeven Index®

Rates effective June 19, 2009

1-Year Interest Account	3.60%
1-Year Point-to-Point Cap	7.50%
1-Year Daily Average Cap	8.50%
1-Year Monthly Average Participation*	50.00%
1-Year Monthly Cap*	3.25%

Bonus Index Annuities

MarketPower Bonus Index®

Rates effective May 15, 2009

1-Year Interest Account	3.50%
1-Year Point-to-Point Cap	7.50%
1-Year Daily Average Cap	8.50%
1-Year Monthly Average Participation*	40.00%
1-Year Monthly Cap*	3.00%

MarketBooster Index®

Rates effective June 19, 2009

1-Year Interest Account	3.25%
1-Year Point-to-Point Cap	7.00%
1-Year Daily Average Cap	8.00%
1-Year Monthly Average Participation*	40.00%
1-Year Monthly Cap*	2.75%

*Account subject to state approval.

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.

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