

# Interest Rate Summary

Rates effective July 7, 2008



## Multi-Year Guarantee Annuity (Single Premium)

### Certainty™ / Certainty Select™

Rates effective July 7, 2008

| Guarantee Period | Year 1 | Years 2+ |
|------------------|--------|----------|
| 3-year           | 4.00%  | 4.00%    |
| 5-year           | 4.85%  | 4.85%    |
| 6-year           | 8.00%  | 4.00%    |
| 8-year           | 10.00% | 4.00%    |
| 10-year          | 5.25%  | 5.25%    |

## Single Premium Immediate Annuity

### Confidence Income Annuity™

Rates effective since June 24, 2008

Monthly guaranteed payment on \$100,000 premium

| Fixed Period            | Payment Amount |
|-------------------------|----------------|
| 5 years                 | \$1,801.67     |
| 10 years                | \$1,032.43     |
| 15 years                | \$788.07       |
| 20 years                | \$670.35       |
| Life Only               | Payment Amount |
| Male 65                 | \$714.67       |
| Female 65               | \$663.94       |
| Joint Male 65/Female 65 | \$597.55       |

## Indexed Annuities

### MarketValue Index®

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| 1-Year Interest Account               | 4.25%  |
| 1-Year Point-to-Point Cap             | 8.25%  |
| 1-Year Daily Average Cap              | 10.00% |
| 1-Year Monthly Average Participation* | 80.00% |
| 2-Year Monthly Average Cap            | No Cap |

### MarketSeven Index®

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| 1-Year Interest Account               | 4.00%  |
| 1-Year Point-to-Point Cap             | 8.00%  |
| 1-Year Daily Average Cap              | 10.00% |
| 1-Year Monthly Average Participation* | 80.00% |
| 2-Year Monthly Average Cap            | No Cap |

### MarketTen Index™

Rates effective since June 24, 2008

|                                      |        |
|--------------------------------------|--------|
| 1-Year Interest Account              | 4.25%  |
| 1-Year Point-to-Point Participation  | 60.00% |
| 1-Year Monthly Average Participation | 85.00% |
| 1-Year Monthly Cap                   | 3.00%  |
| 2-Year Point-to-Point Cap            | 20.00% |

## Bonus Indexed Annuities

### MarketPower Bonus Index®

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| 1-Year Interest Account               | 3.50%  |
| 1-Year Point-to-Point Cap             | 7.50%  |
| 1-Year Daily Average Cap              | 9.00%  |
| 1-Year Monthly Average Participation* | 70.00% |
| 1-Year Monthly Cap*                   | 2.50%  |
| 2-Year Monthly Average Cap            | No Cap |

### MarketBooster Index®

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| 1-Year Interest Account               | 3.50%  |
| 1-Year Point-to-Point Cap             | 7.50%  |
| 1-Year Daily Average Cap              | 9.00%  |
| 1-Year Monthly Average Participation* | 70.00% |
| 2-Year Monthly Average Cap            | No Cap |

### MarketTen Bonus Index™

Rates effective since June 24, 2008

|                                      |        |
|--------------------------------------|--------|
| 1-Year Interest Account              | 3.50%  |
| 1-Year Point-to-Point Participation  | 50.00% |
| 1-Year Monthly Average Participation | 75.00% |
| 1-Year Monthly Cap                   | 2.75%  |
| 2-Year Point-to-Point Cap            | 17.00% |

### Builder Bonus Index™

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| Fixed Rate Account (one year)         | 3.50%  |
| Annual Reset Point-to-Point Index Cap | 7.50%  |
| Annual Reset Daily Average Index Cap  | 9.00%  |
| Two-Year Monthly Average Index Cap    | No Cap |

Available in CT, DE, OR, UT and WA

### Performance Bonus Index™

Rates effective since June 24, 2008

|                                       |        |
|---------------------------------------|--------|
| Fixed Rate Account (one year)         | 3.70%  |
| Annual Reset Point-to-Point Index Cap | 8.00%  |
| Annual Reset Daily Average Index Cap  | 10.00% |
| Two-Year Monthly Average Index Cap    | No Cap |

Available in CT, DE, OR, UT and WA

\*New 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](http://www.equitrust.com) ► Agent Login ► 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

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