

2008 Minimum Guaranteed Rates

For contracts issued 1/1/08 - 12/31/08

	Min. Guar. Int. Rate	Min. Guar. Contract Rate
Certainty	2.15%	2.15% (100% prem – S/C)
Certainty Select	1.50%	3.00% (87.5% prem)
MarketPower Bonus Index	2.00%	3.00% (87.5% prem)
MarketValue Index	2.00%	3.00% (87.5% prem)
MarketSeven Index	2.00%	3.00% (87.5% prem)
MarketBooster Index	2.00%	3.00% (87.5% prem)
MarketTen Index	2.00%	3.00% (100% prem – S/C)
MarketTen Bonus Index	2.00%	3.00% (100% prem – S/C)
Builder Bonus Index*	2.00%	3.00% (87.5% prem)
Performance Bonus Index*	2.00%	3.00% (87.5% prem)

* Available in limited states

Contracts carry minimum guaranteed rates at two levels:

- The Minimum Guaranteed Interest Rate (MGIR) represents the minimum annual credited rate that can be declared on Certainty, Certainty Select and the Fixed Account on the Indexed Annuities. The renewal rate on each of these products/accounts can never be less than the MGIR.
- The Minimum Guaranteed Contract Rate (MGCR) is the rate associated with the minimum cash value floor, and is often referred to as the SNFL (Standard Nonforfeiture Law) rate. If a client surrenders their contract, the surrender value can never be less than this amount.

EquiTrust Life has adopted use of the Model Index Standard Nonforfeiture law in all states that have adopted the new NAIC Model. The Model Index allows the company to reset minimum guaranteed rates once per calendar year. For EquiTrust Life, resetting of the minimum guaranteed rates will take place each January 1. The Model Index also allows companies to reset the minimum guarantee rate for in-force contracts, but EquiTrust Life has elected not to reset in-force contracts.

* The percentage of premium applied to MGCR varies in some states.

EquiTrust Life Insurance Company®, West Des Moines, IA