

# Interest Rate Summary

Rates effective November 16, 2007



## Multi-Year Guarantee Annuity (Single Premium)

### Certainty™ / Certainty Select™

Rates effective November 16, 2007

Guarantee Period	Year 1	Years 2+
3-year	4.10%	4.10%
5-year	4.70%	4.70%
6-year	8.50%	4.00%
8-year	10.15%	4.15%
10-year	5.00%	5.00%

## Single Premium Immediate Annuity

### Confidence Income Annuity™

Rates effective November 16, 2007

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,805.85
10 years	\$1,030.19
15 years	\$776.01
20 years	\$657.46
Life Only	Payment Amount
Male Age 65	\$699.69
Female Age 65	\$649.12

## Indexed Annuities

### MarketValue Index®

Rates effective November 16, 2007

1-Year Interest Account	3.30%
1-Year Point-to-Point Cap	6.50%
1-Year Daily Average Cap	8.00%
1-Year Monthly Average Participation*	65.00%
2-Year Monthly Average Cap	No Cap

### MarketSeven Index®

Rates effective November 16, 2007

1-Year Interest Account	3.30%
1-Year Point-to-Point Cap	6.50%
1-Year Daily Average Cap	8.00%
1-Year Monthly Average Participation*	65.00%
2-Year Monthly Average Cap	No Cap

### MarketTen Index™

Rates effective November 16, 2007

1-Year Interest Account	4.00%
1-Year Point-to-Point Participation	50.00%
1-Year Monthly Average Participation	70.00%
1-Year Monthly Cap	2.90%

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

## Bonus Indexed Annuities

### MarketPower Index®

Rates effective November 16, 2007

1-Year Interest Account	3.00%
1-Year Point-to-Point Cap	5.75%
1-Year Daily Average Cap	7.00%
1-Year Monthly Average Participation*	55.00%
2-Year Monthly Average Cap	No Cap

### MarketBooster Index®

Rates effective November 16, 2007

1-Year Interest Account	3.00%
1-Year Point-to-Point Cap	5.75%
1-Year Daily Average Cap	7.00%
1-Year Monthly Average Participation*	55.00%
2-Year Monthly Average Cap	No Cap

### MarketTen Bonus Index™

Rates effective November 16, 2007

1-Year Interest Account	3.00%
1-Year Point-to-Point Participation	40.00%
1-Year Monthly Average Participation	60.00%
1-Year Monthly Cap	2.50%

### Builder Bonus Index™

Rates effective November 16, 2007

Fixed Rate Account (one year)	3.00%
Annual Reset Point-to-Point Index Cap	5.75%
Annual Reset Daily Average Index Cap	7.00%
Two-Year Monthly Average Index Cap	No Cap

Available in CT, DE, OR, UT and WA

### Performance Bonus Index™

Rates effective November 16, 2007

Fixed Rate Account (one year)	3.30%
Annual Reset Point-to-Point Index Cap	6.50%
Annual Reset Daily Average Index Cap	8.00%
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.

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