

Interest Rate Summary

Rates effective January 4, 2008



Multi-Year Guarantee Annuity (Single Premium)

Certainty™ / Certainty Select™

Rates effective since December 5, 2007

Guarantee Period	Year 1	Years 2+
3-year	3.70%	3.70%
5-year	4.50%	4.50%
6-year	8.00%	4.00%
8-year	9.00%	4.00%
10-year	4.80%	4.80%

Single Premium Immediate Annuity

Confidence Income Annuity™

Rates effective January 4, 2008

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,800.00
10 years	\$1,019.88
15 years	\$775.05
20 years	\$655.41
Life Only	Payment Amount
Male Age 65	\$702.68
Female Age 65	\$652.08

Indexed Annuities

MarketValue Index®

Rates effective January 4, 2008

1-Year Interest Account	3.15%
1-Year Point-to-Point Cap	6.75%
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 January 4, 2008

1-Year Interest Account	3.10%
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 January 4, 2008

1-Year Interest Account	4.00%
1-Year Point-to-Point Participation	45.00%
1-Year Monthly Average Participation	65.00%
1-Year Monthly Cap	2.90%

Bonus Indexed Annuities

MarketPower Bonus Index®

Rates effective January 4, 2008

1-Year Interest Account	3.00%
1-Year Point-to-Point Cap	6.00%
1-Year Daily Average Cap	7.00%
1-Year Monthly Average Participation*	55.00%
1-Year Monthly Cap*	2.00%
2-Year Monthly Average Cap	No Cap

MarketBooster Index®

Rates effective January 4, 2008

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 January 4, 2008

1-Year Interest Account	3.00%
1-Year Point-to-Point Participation	35.00%
1-Year Monthly Average Participation	55.00%
1-Year Monthly Cap	2.50%

Builder Bonus Index™

Rates effective January 4, 2008

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 January 4, 2008

Fixed Rate Account (one year)	3.10%
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.

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 ► 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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