

EquiTrust Life Fixed Annuity Products - Withdrawn

Effective May 15, 2009

Index Annuities	Premium Bonus	Account Options	Surrender Charges	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders*
MarketTen Bonus Index® <i>(Product Withdrawn)</i>	7% of all premiums added years 1-5	1-Year Pt-to-Pt Cap	10 years (10,10,10,10,10,9,8,7,6,4,0%)	Flexible	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate, less surrender charges	Interest only 1st contract year,** 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Pt-to-Pt Part					
		1-Year Monthly Avg Part					
		1-Year Monthly Cap					
		2-Year Pt-to-Pt Cap					
1-Year Interest							
MarketTen Index® <i>(Product Withdrawn)</i>		1-Year Pt-to-Pt Cap	10 years (10,10,10,10,10,9,8,7,6,4,0%)	Flexible	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate, less surrender charges	Interest only 1st contract year,** 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Pt-to-Pt Part					
		1-Year Monthly Avg Part					
		1-Year Monthly Cap					
		2-Year Pt-to-Pt Cap					
1-Year Interest							
Builder Bonus Index® <i>(Product Withdrawn)</i> CT, DE, OR, UT & WA ONLY	8% of all premiums year 1	Annual Pt-to-Pt	9 years (9,8,7,6.5,5.5,4.5,3.5,2.5,1.5,0%)	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Interest only 1st contract year,**, 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		Annual Daily Average					
		2 Year Monthly Average					
		Fixed Rate					
Performance Bonus Index® <i>(Product Withdrawn)</i> CT, DE, OR, UT & WA ONLY	5% of all premiums year 1	Annual Pt-to-Pt	9 years (9,8,7,6.5,5.5,4.5,3.5,2.5,1.5,0%)	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate	Interest only 1st contract year,**, 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		Annual Daily Average					
		2 Year Monthly Average					
		Fixed Rate					

*May vary by issue age and/or state.

**By Current Company Practice.



Product features may vary by state. Contracts issued on Contract Form Series ET-ST5-2000(03-06), ET-MTA-2000(06-07), ET-MTB-2000(06-07). Group Contracts issued on Form Series ET-ST5-2000C(03-06), ET-MTA-2000C(06-07), ET-MTB-2000C(06-07). EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**