

**Guaranteed Fixed Interest**

A multi-year guarantee annuity from  
EquiTrust Life Insurance Company®

# Certainty Select®

Earn tax-deferred interest for your selected  
guarantee period.

3-Year:

5-Year:

6-Year:

8-Year:

10-Year:

**Contact me today for  
more information**

Rates are based on the Company's declared interest rate for the Single Premium Deferred Annuity (Certainty Select Annuity). The initial rate guarantee period is 3, 5, 6, 8 or 10 years, which you choose. Initial rate subject to change. Surrender charges are in effect for partial withdrawals in excess of the Free Withdrawal Amount or a full surrender before the end of the Guarantee Period. Surrender charges are a percentage of the Accumulation Value, and decline annually: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5%. The Surrender Charge period matches the Guarantee Period. Surrender charges may vary by state. Product features may vary by state. IRAs/qualified plans are already tax deferred; consider other annuity features. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation. Contract Form Series ET-MYG-2000(06-09) or ICC13-ET-MYG-2000(07-13). Group Certificates issued on Form Series ET-MYG-2000C(06-09). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA.  
ET-CTY-PC (3-19)

**Lock in a great rate today!**

## Advertising requirements

### Pre-approved advertising

A pre-approved ad must be printed as is. No other copy or design revisions other than the addition of your contact information can be made without prior approval from EquiTrust Life Insurance Company. To customize an ad, highlight and replace the text in the shaded box with your contact information.

**EquiTrust print ads, flyers and mailers may not be distributed to clients through email or other electronic-delivery systems.**

### Pre-approved ads created by EquiTrust

To change and save your contact information inside the fillable field, you need Adobe Acrobat on your computer. If you or someone in your office does not have the appropriate software, please send an email with the exact contact information you wish to appear in the ad, and the specific ad you want to use.

**Prior to use, send a copy of the final ad proof to EquiTrust with the following information:**

- Name of agent or organization running the ad
- Phone number
- Email address
- How, when and where the ad will be distributed

### Agent-created ads

If you create your own ad featuring an EquiTrust product — whether a fully disclosed ad with product name and issuer identified, or a “blind” ad with product name and issuer not identified — the ad must be submitted to EquiTrust for review prior to use. Include how, when and where the ad will be distributed.

### Send this information to:

**EquiTrust Life Insurance Company**

Attn: Sara Prehm / Susan Andersen  
7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521

**Or, send information and ad as an e-mail attachment to:**

Sara Prehm, Marketing Content Manager  
Sara.Prehm@EquiTrust.com

**Or**

Susan Andersen, AVP of Marketing  
Susan.Andersen@EquiTrust.com

### Questions?

Call Sara Prehm at (515) 259-3784 or Susan Andersen at (515) 226-5146.