

# CERTAINTY SELECT®



**Certainty Select offers predictable growth to help you accumulate savings for the future.**

Lock in a great rate today, and earn tax-deferred interest for your selected guarantee period.

**3-year:**                      **8-year:**  
**5-year:**                      **10-year:**  
**6-year:**

**Contact me to learn more.**



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. The surrender charge period matches the guarantee period: 10, 10, 9, 9, 8, 8, 7, 7, 6 and 5%; in AK, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT and WA: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5%; in CT: 10, 9, 8, 7, 6, 5, 4, 3, 2 and 1%; in CA: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 0.9%. Surrender charges may vary by state. Product features may vary by state. IRAs/qualified plans are already tax deferred; consider other annuity features. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. 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 Life Insurance Company, West Des Moines, IA.