

# 1-Year Monthly Average Participation Account

Available with all index annuities from EquiTrust Life Insurance Company®

Index credits to your annuity's Accumulation Value are based on the average of the monthly values of the S&P500® Index for the contract year compared to the index value at the beginning of the contract year. The date of each monthly index value used is the date of your contract anniversary.

If the average of these monthly values is greater than the beginning index value, the percentage change is multiplied by a participation rate. The resulting amount is credited to your annuity's Accumulation Value at the end of each contract year.

The participation rate may be reset at the beginning of each contract year at the discretion of EquiTrust Life Insurance Company, but can never be less than the guaranteed minimum participation rate of 10%.

Once added to your Accumulation Value, index credits are locked in. If index values decline in later years, any index credits previously added cannot be lost. Index credits for any crediting period can only be positive, or zero.

## Hypothetical Index-Crediting Calculation Example

Beginning Index Value: 1,500

End of Month	Index Value	
1	1,500	Calculate Monthly Index Average: $\frac{20,400}{12} = 1,700$  Divide Monthly Index Average by Beginning Index Value and subtract 1: $\frac{1,700}{1,500} - 1 = 13.33\%$  Multiply Index Gain by the Participation Rate: $13.33\% \times 60.00\% = 8.00\%$  Hypothetical Credited Rate: <b>8.00%</b>
2	1,400	
3	1,600	
4	1,500	
5	1,700	
6	1,600	
7	1,800	
8	1,700	
9	1,900	
10	1,800	
11	2,000	
12	1,900	
Total	20,400	

The calculation examples and cap rates are hypothetical and are not guaranteed. They do not represent actual index results or actual crediting rates.

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Index annuities are not stock-market investments and do not directly participate in any equity investments. The market index does not include dividends paid on underlying stocks, and therefore does not reflect the total return of underlying stocks. Purchases of an index annuity are not direct investments in the S&P 500® Index. Withdrawals from an index annuity may be subject to surrender charges.

This index strategy is issued on form series ICC11-ET-1AP(11-11) and is included with annuity form series ET-MPP-2000(02-05) (not available in OR), ET-MPP-2000(02-05) with rider ET-AVBR(06-09) (not available in OR), ET-MTB-2000(06-07) (not available in OR), ET-MKB-2000(07-05) (not available in OR), ICC12-ET-EIA-2000(01-12) and ICC11-ET-STC-2000(11-11); group form series ET-MPP-2000C(01-07) (not available in OR), ET-MPP-2000C(01-07) with rider ET-AVBR(06-09) (not available in OR), ET-MTB-2000C(06-07) (not available in OR), ET-MKB-2000C(01-07) (not available in OR) and ET-EIA-2000C(01-07) (not available in OR). Products not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa.

