

## DISCLOSURE STATEMENT

### MARKETEARLY INCOME™ INDEX ANNUITY

Flexible Premium Fixed and Indexed  
Deferred Annuity Contract  
Form Series ET-EIA-2000(06-04), ICC12-ET-EIA-2000(01-12)

## EQUITRUST LIFE INSURANCE COMPANY®

7100 Westown Parkway, Suite 200  
West Des Moines, IA 50266-2521  
(866) 598-3692 Fax: (515) 226-5103  
[www.EquiTrust.com](http://www.EquiTrust.com)

Mailing Address: PO Box 14500  
Des Moines, Iowa 50306-3500

Thank you for your interest in the MarketEarly Income index annuity, a flexible premium fixed and indexed deferred annuity which is intended to be a long-term financial contract. You may cancel your annuity Contract within 10 days of your receipt to receive a complete refund of your premium. If the Contract is issued as the replacement of an existing life insurance or annuity Contract, you may cancel your annuity Contract within 30 days to receive a complete refund of your premium.

The **Owner** of the Contract is the person who owns the Contract and is shown on the Contract Data Page. The **Annuitant** of the contract is the person on whose life the annuity benefit for the Contract is based. The **Beneficiary** of the Contract is the person who has been chosen to receive the proceeds of the Contract on the Owner's death. This form is a summary document and not part of your Contract with the insurer. **Please refer to your Contract for complete details.**

### INTEREST CREDITING

The MarketEarly Income Index Annuity Contract is a flexible premium indexed deferred annuity which is intended for long term retirement savings. It is not meant to be used to meet short-term financial goals. This annuity is deferred, which means payouts begin at a future date. You don't pay taxes on the interest it earns until the money is paid to you. This annuity is flexible premium, which means that additional premium can be added to the Contract after it is issued. With this annuity, you can choose different accounts for your money. You may make your allocation elections on the last page of this document. On the contract Date, the Contract's Accumulation Value equals the Initial Premium Paid. At any time after the Contract Date, the Contract's Accumulation Value equals the sum of the Accumulation Value(s) of the Account(s) chosen.

#### Fixed Rate Account

- **1-Year Interest Account** – The fixed rate is guaranteed for one contract year. On contract anniversaries the rate may change subject to the contractual Minimum Guaranteed Interest Rate of 1.0%. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.

#### Index Accounts

A variety of index accounts offer earnings – called “index credits” – based on the changes of a specified index. Credits for index accounts are never less than zero and added to accounts at the end of the one-year period. Cap and participation rates are reset annually.

#### S&P 500® Index Accounts

- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

#### S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

#### S&P MARC 5% Excess Return Index Account

- **1-Year Point-to-Point Participation** – Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

#### Barclays Focus50 Index™ Accounts

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

The minimum initial premium is \$10,000. The maximum premium allowed is \$2,000,000 without Home Office approval. Any premium payment after the initial premium must be a minimum of \$2,000.

## LIQUIDITY FEATURES AND IMPORTANT TERMS

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender or annuitize your annuity, the amount withdrawn will not be credited with any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Contract Year of the withdrawal.

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. Under current tax law, annuities grow tax deferred and an annuity is not required for tax deferral within an IRA, 401(k), or other tax-deferred retirement plan. You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. **You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½.** There may be exceptions to this penalty. If this is a qualified annuity, all distributions may be taxable. There is no additional tax advantage to purchasing an annuity as part of a qualified plan, other than the tax advantage provided by the qualified plan itself. Consult your tax professional for more details.

**Penalty-Free Withdrawals** - Each Contract Year after the first, you may withdraw up to 10% of the Accumulation Value after the most recent Contract Anniversary without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the Contract Year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same Contract Year.

**Partial and Full Surrenders** – Any withdrawal over the 10% penalty-free amount will be subject to surrender charges and a Market Value Adjustment. In the event of a full surrender, you will receive the cash surrender value of your contract as a lump sum.

**Surrender Charges** – This annuity product is a long-term contract with substantial penalties for early surrender. A surrender charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The surrender charges are for 10 years and decline as follows

YEAR	1	2	3	4	5	6	7	8	9	10
%	9.0%	8.0%	7.0%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

**Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value.

**Cash Surrender Value** – The Cash Surrender Value equals the greater of (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA, determined as of the date of surrender. The Minimum Guaranteed Contract Value will be 87.5% of Premium(s) Paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Once your Contract is issued, your Minimum Guaranteed Contract Rate will not change.

**Annuitization** – You may choose to have the proceeds of this Contract paid under a payment option on your income date. This is called annuitizing your Contract. When you annuitize, you can choose from several options, including income for life and/or a specified period of years. If an optional benefit has not been selected prior to the income date, the Accumulation Value of the contract will be applied to provide payments for a minimum of 10 years and as long thereafter as the Annuitant lives. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments. Available payment options include:

- Option A:** Interest – Fixed interest payments may be made for at least 5 years
- Option B:** Fixed Period – Payments may be paid for a period between 5 years and 30 years.
- Option C:** Life Income – Payments may be made for the lifetime of the Owner or Beneficiary. A minimum number of payments may be guaranteed, if desired

**Nursing Home Waiver Rider** – After the first Contract Year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days.

**Terminal Illness Rider** – In the event that you become terminally ill, you may access up to 75% of your Contract's Accumulation Value without a Surrender Charge. A waiting period may apply.

**Death Benefit** – The death benefit is equal to the Accumulation Value.

## INCOME RIDER

The Income Rider is attached to your annuity Contract at issue. **There is a charge for the Rider**, which will be deducted annually from your Accumulation Value. The Rider provides for Income Withdrawals to be paid to you for your lifetime, even if the Accumulation Value is depleted.

Income Withdrawals can begin any time after the first Contract Year, as long as you (and the Joint Owner if Joint Income Withdrawals are elected) are at least age 50. The initial Income Withdrawal Amount is determined by taking an age-based factor, called the Income Withdrawal Percentage, multiplied by a value, called the Benefit Base. The Benefit Base is equal to the Premium, plus a 20% first-year bonus on premiums paid, less withdrawals, compounded at 7% annually years 1-5 and then 4% annually years 6-10, or until Income Withdrawals start, whichever happens first. The Benefit Base only serves to calculate the Income Withdrawal Amount. **The Benefit Base is not available upon surrender, death or annuitization.**

The Income Withdrawal Percentage is based on your age at the time you first elect to receive Income Withdrawals. The percentage is 5.10% for age 50 and increases 0.10% for each age up to age 80. Joint Income Withdrawal Percentages are based on the age of the youngest Owner and are 1.00% lower than the single life percentages.

**The annual Rider Charge is equal to 1.25% of the Accumulation Value** and is deducted from the Accumulation Value on each Contract Anniversary until the Rider is terminated.

Income withdrawal amounts are increased by 100% for a single-life owner (50% for joint owners) for up to five years in the event of a chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL) or permanent severe cognitive impairment. At the start and during the enhanced benefits period, chronic illness must be certified by a physician annually. Enhanced Income Withdrawals cannot be elected until after the third contract year.

## INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index, but also on the Participation Rate or Index Cap.

### INDEX INFORMATION

S&P 500® Dynamic Intraday TCA Index  
Ticker: SPFDYNI  
Website: spglobal.com/spdji

S&P MARC 5% Excess Return Index  
Ticker: SPMARC5P  
Website: spglobal.com/spdji

Barclays Focus50 Index  
Ticker: BXIIF50E  
Website: indices.barclays/Focus50

The “S&P 500® Dynamic Intraday TCA Index”, “S&P Multi-Asset Risk Control 5% Excess Return Index” and “S&P 500®” Indices (“Indices”) are products of the S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by EquiTrust Life Insurance Company (“the Company”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the indices.

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketEarly Index – an index annuity contract – (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”) including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and is licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays, Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the “protected parties”) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

### OTHER NOTES

- The MarketEarly Income Index Annuity is backed by the financial strength of the Company. It is not guaranteed by any bank and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government.
- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
- This material is provided by EquiTrust Life Insurance Company (“EquiTrust”), which issues annuity contracts that are generally described in this material. EquiTrust is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice.
- The annuity and solicitation, negotiation and sale are subject to regulatory oversight by the New Jersey Department of Banking and Insurance. You may contact the Insurance Department at 609-272-7272 or 1-800-446-7467 or at the Department’s website [www.njdobi.org](http://www.njdobi.org) for assistance.



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A variety of index accounts offer earnings – called “index credits” – based on the changes of a specified index. Credits for index accounts are never less than zero and added to accounts at the end of the one-year period. Cap and participation rates are reset annually.

#### S&P 500® Index Accounts

- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

#### S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

#### S&P MARC 5% Excess Return Index Account

- **1-Year Point-to-Point Participation** – Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

#### Barclays Focus50 Index™ Accounts

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

The minimum initial premium is \$10,000. The maximum premium allowed is \$2,000,000 without Home Office approval. Any premium payment after the initial premium must be a minimum of \$2,000.

## LIQUIDITY FEATURES AND IMPORTANT TERMS

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender or annuitize your annuity, the amount withdrawn will not be credited with any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Contract Year of the withdrawal.

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. Under current tax law, annuities grow tax deferred and an annuity is not required for tax deferral within an IRA, 401(k), or other tax-deferred retirement plan. You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. **You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½.** There may be exceptions to this penalty. If this is a qualified annuity, all distributions may be taxable. There is no additional tax advantage to purchasing an annuity as part of a qualified plan, other than the tax advantage provided by the qualified plan itself. Consult your tax professional for more details.

**Penalty-Free Withdrawals** - Each Contract Year after the first, you may withdraw up to 10% of the Accumulation Value after the most recent Contract Anniversary without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the Contract Year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same Contract Year.

**Partial and Full Surrenders** – Any withdrawal over the 10% penalty-free amount will be subject to surrender charges and a Market Value Adjustment. In the event of a full surrender, you will receive the cash surrender value of your contract as a lump sum.

**Surrender Charges** – This annuity product is a long-term contract with substantial penalties for early surrender. A surrender charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The surrender charges are for 10 years and decline as follows

YEAR	1	2	3	4	5	6	7	8	9	10
%	9.0%	8.0%	7.0%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

**Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value.

**Cash Surrender Value** – The Cash Surrender Value equals the greater of (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA, determined as of the date of surrender. The Minimum Guaranteed Contract Value will be 87.5% of Premium(s) Paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Once your Contract is issued, your Minimum Guaranteed Contract Rate will not change.

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- Option A:** Interest – Fixed interest payments may be made for at least 5 years
- Option B:** Fixed Period – Payments may be paid for a period between 5 years and 30 years.
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**Nursing Home Waiver Rider** – After the first Contract Year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days.

**Terminal Illness Rider** – In the event that you become terminally ill, you may access up to 75% of your Contract's Accumulation Value without a Surrender Charge. A waiting period may apply.

**Death Benefit** – The death benefit is equal to the Accumulation Value.

## INCOME RIDER

The Income Rider is attached to your annuity Contract at issue. **There is a charge for the Rider**, which will be deducted annually from your Accumulation Value. The Rider provides for Income Withdrawals to be paid to you for your lifetime, even if the Accumulation Value is depleted.

Income Withdrawals can begin any time after the first Contract Year, as long as you (and the Joint Owner if Joint Income Withdrawals are elected) are at least age 50. The initial Income Withdrawal Amount is determined by taking an age-based factor, called the Income Withdrawal Percentage, multiplied by a value, called the Benefit Base. The Benefit Base is equal to the Premium, plus a 20% first-year bonus on premiums paid, less withdrawals, compounded at 7% annually years 1-5 and then 4% annually years 6-10, or until Income Withdrawals start, whichever happens first. The Benefit Base only serves to calculate the Income Withdrawal Amount. **The Benefit Base is not available upon surrender, death or annuitization.**

The Income Withdrawal Percentage is based on your age at the time you first elect to receive Income Withdrawals. The percentage is 5.10% for age 50 and increases 0.10% for each age up to age 80. Joint Income Withdrawal Percentages are based on the age of the youngest Owner and are 1.00% lower than the single life percentages.

**The annual Rider Charge is equal to 1.25% of the Accumulation Value** and is deducted from the Accumulation Value on each Contract Anniversary until the Rider is terminated.

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## INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index, but also on the Participation Rate or Index Cap.

### INDEX INFORMATION

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Ticker: SPFDYNI  
Website: spglobal.com/spdji

S&P MARC 5% Excess Return Index  
Ticker: SPMARC5P  
Website: spglobal.com/spdji

Barclays Focus50 Index  
Ticker: BXIIF50E  
Website: indices.barclays/Focus50

The “S&P 500® Dynamic Intraday TCA Index”, “S&P Multi-Asset Risk Control 5% Excess Return Index” and “S&P 500®” Indices (“Indices”) are products of the S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by EquiTrust Life Insurance Company (“the Company”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the indices.

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketEarly Index – an index annuity contract – (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”) including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and is licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

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### OTHER NOTES

- The MarketEarly Income Index Annuity is backed by the financial strength of the Company. It is not guaranteed by any bank and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government.
- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
- This material is provided by EquiTrust Life Insurance Company (“EquiTrust”), which issues annuity contracts that are generally described in this material. EquiTrust is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice.
- The annuity and solicitation, negotiation and sale are subject to regulatory oversight by the New Jersey Department of Banking and Insurance. You may contact the Insurance Department at 609-272-7272 or 1-800-446-7467 or at the Department’s website [www.njdobi.org](http://www.njdobi.org) for assistance.



