

COMMISSION OPTIONS

HOT-ON-THE-TRAIL COMMISSIONS

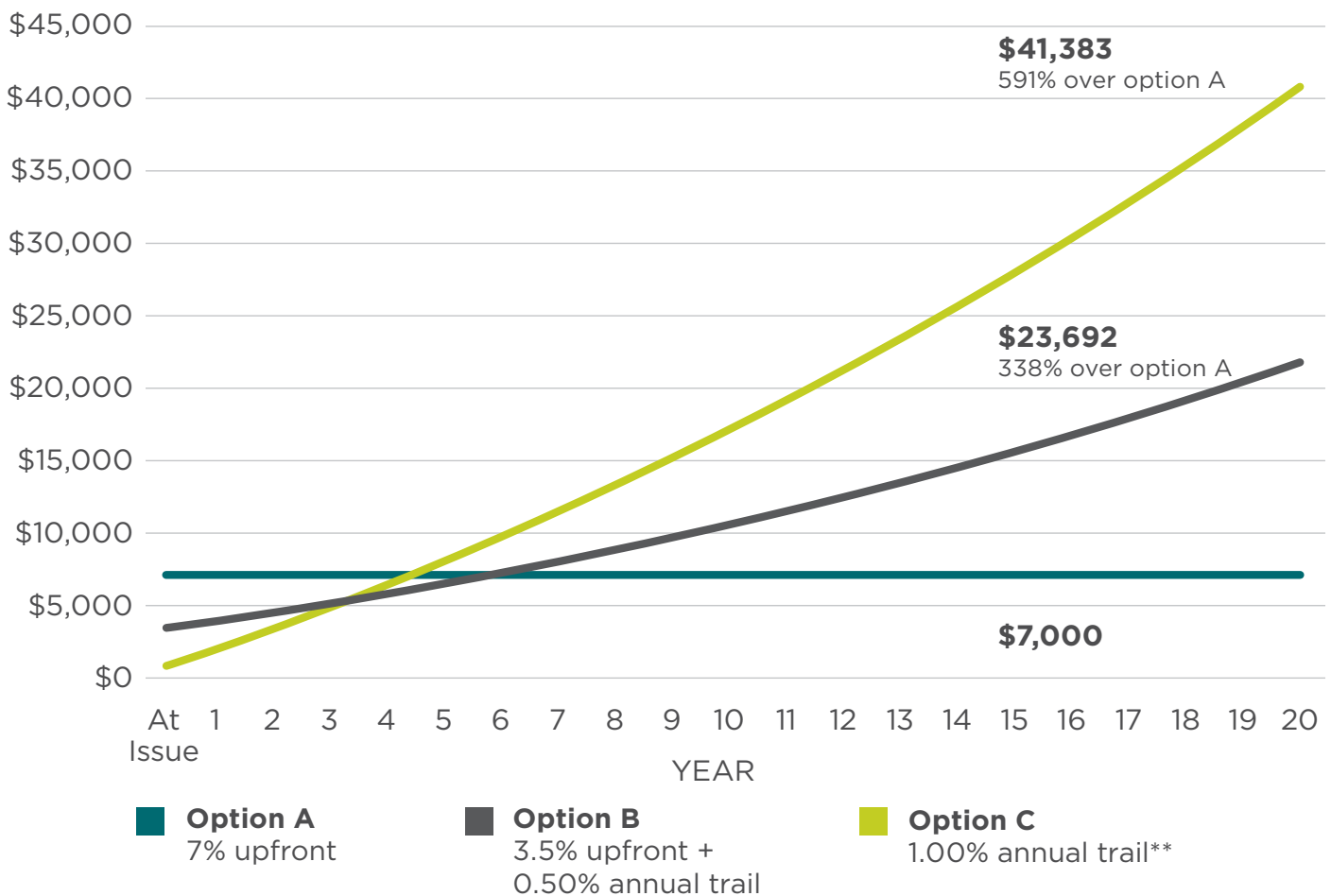


EquiTrust fixed index annuities offer three commission-payment options: upfront, combination upfront + trail, and trail. Trail commissions can help substantially increase your income and provide a source of income to supplement your current-year production.

Commission comparison of options A, B and C

MarketValue Index® Annuity

\$100,000 premium — Income Benefit Rider not elected; annual accumulation rate: 6.70%*; 10-year surrender schedule



*Annualized return of the most recent 10-year period for the S&P 500 Point-to-Point Participation Rate account assuming the current 50% participation rate applied consistently for the example period.

**Option C/trail commissions are paid at issue and on subsequent contract anniversaries.

Trail commissions are payable annually based on the contract's Accumulation Value on the contract's anniversary date. Product not available in all states or may vary by state. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.