

# SPLIT ANNUITY

Guaranteed Income and Principal Preservation

Would you like to customize an income strategy where you choose an income period, while benefiting from a guaranteed return of principal...and with the advantage of tax deferral?

You can, with the Split Annuity strategy from EquiTrust Life Insurance Company®. You purchase two annuities<sup>1</sup> – an “immediate annuity” to provide regular income payments and a “deferred annuity” to rebuild your value to the original premium amount.

The Split Annuity may be a means to avoid the 10 percent IRS penalty tax for early distributions if the funds are withdrawn prior to age 59½.

Here’s how the Split Annuity strategy works.

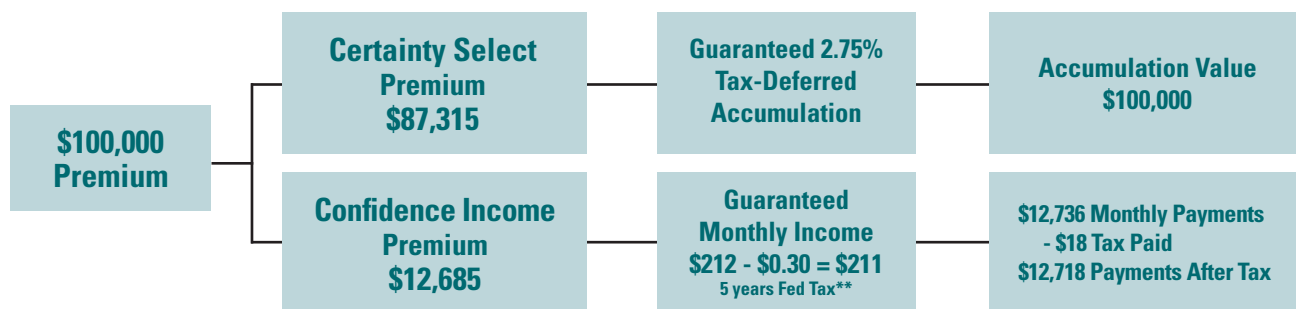
You determine the duration for which you want to receive income. Based on that duration and current rates available, an exact split is determined for purposes for funding two annuity contracts.

**Confidence Income Annuity™** converts a portion of your total premium into a guaranteed stream of tax-advantaged income for the duration you choose (5, 6, 8 or 10 years).

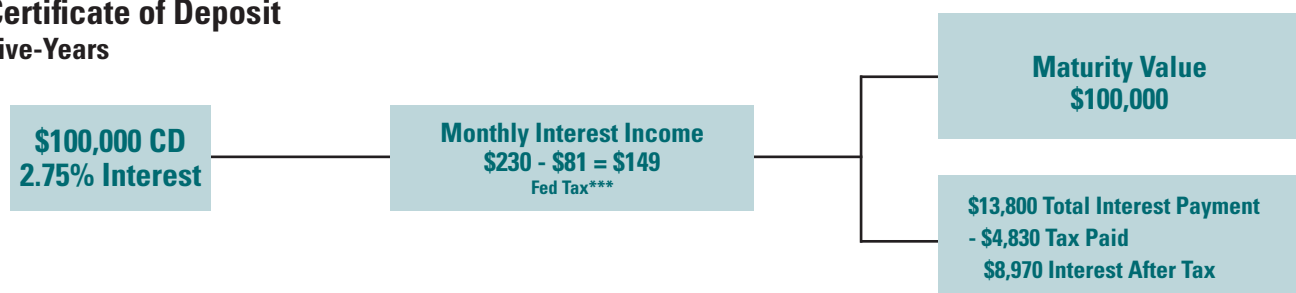
**Certainty Select™** annuity is guaranteed to grow – tax deferred – to your original total premium, assuming no withdrawals or surrenders.

## Hypothetical Split Annuity Strategy vs. CD Comparison\*

### Split Annuity Strategy Five-Year Income Period



### Certificate of Deposit Five-Years



\* Interest rates in this comparison are for illustration purposes only.

\*\* Assumes 83% exclusion factor for monthly annuity payments and 35% federal tax bracket

\*\*\* Assumes 35% federal tax bracket

At the end of the income period, CD principal may be withdrawn without tax liability; funds in a deferred annuity, if withdrawn, may be partially taxable. This hypothetical comparison assumes the CD and the deferred annuity are not surrendered at the end of the five-year income period.

**Certainty Select** is a single premium **deferred** annuity offering guaranteed rates for 5, 6, 8 and 10 years. Certain withdrawal provisions apply. Accounts grow tax deferred until withdrawn.

**Confidence Income** is a single premium **immediate** annuity designed to provide income for a specific period of time. When used as a part of the Split Annuity strategy, the annuity provides income for a period that matches your **Certainty Select** duration. Payments can be received monthly, quarterly, semiannually, or annually. Current tax laws define immediate annuity payments as partially a return of principal.

A Split Annuity may not be appropriate for qualified assets, which are already tax deferred. Ask your agent for more details about these EquiTrust Life annuities.

## EquiTrust Life Is a Name You Can Trust

When you choose EquiTrust as a financial partner, you can rest assured your annuity contract is backed by conservative investment strategies, anchored by a disciplined and diversified management style.

EquiTrust is supported by a history of success, experience and strength, with portfolio management provided by Guggenheim Partners – a global financial services firm with more than \$200 billion under management.



**EquiTrust Life Insurance Company**  
7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521  
877-249-3694

<sup>1</sup>Multiple annuity contracts issued by the same insurance company to the same policyholder during the calendar year may be treated as one annuity product for tax purposes.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

Product not available in all states. Product features may vary by state. Rates subject to change.

The figures in the Hypothetical Example are for illustrative purposes only; ask your agent for a Split Annuity strategy illustration, which assumes current rates.

Surrender of the Certainty Select contract may be subject to surrender charge and market value adjustment; withdrawals before age 59½ may result in a 10 percent IRS penalty tax.

Neither the Company nor its producers can provide tax or legal advice. Please consult your tax advisor or attorney on such matters.

IRAs/qualified plans are already tax-deferred; consider other annuity features.

Contract issued on Contract Form Series ET-MYG-2000(11-05) with Optional Rider ET-CTR(06-09), ET-MYG-2000(06-09) with Optional Rider ET-CTR(06-09), 430-SPA(08-03) and ET-SPIA(08-06). Group Contracts issued on Form Series ET-MYG-2000C(06-09) with Optional Rider ET-CTR(06-09) and ET-SPIAC(08-06).

This advertisement may not be used in Colorado or North Carolina, or any states in which the product is not available for sale.

**ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS OF 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.**