

EquiTrust Fixed Index Annuity Products

1/23/12

Index Annuities	Bonus	Account Options	Current Rates (as of 9/16/11)	Guaranteed Minimum Rates	Surrender Charges	Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders**	
<b>MarketTwelve Bonus Index™</b>	12% Total 6% of premiums year 1; 2% of AV years 2, 3, 4	1-Year Pt-to-Pt Cap	3.00%	3.00%	14 years (20,20,19,19,18,17,16,14,12,10,8,6,4,2%)	0-75	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap	3.00%	3.00%			Minimum				
		1-Year Monthly Avg Part	20.00%	10.00%			\$30,000 NQ/Q				
		1-Year Monthly Cap	1.25%	0.50%							
		2-Year Monthly Avg Cap	7.00%	6.00%							
		1-Year Interest	1.15%	1.00%							
<b>MarketPower Bonus Index®</b>	10% of premiums year 1	1-Year Pt-to-Pt Cap	3.25%	3.00%	14 years** (20,20,19,19,18,17,16,14,12,10,8,6,4,2%)	0-75	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap	3.50%	3.00%			Minimum				
		1-Year Monthly Avg Part**	20.00%	10.00%			\$20,000 NQ/Q				
		1-Year Monthly Cap**	1.50%	0.50%							
		2-Year Monthly Avg Cap	8.00%	6.00%							
		1-Year Interest	1.50%	1.00%							
<b>MarketBooster Index®</b>	7% Total 4% of premiums years 1-5; 2% of AV year 2; 1% of AV year 3	1-Year Pt-to-Pt Cap	3.00%	3.00%	9 years** (17.5,17.5,17.5,17.5,17.5,13,10,8,6%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap	3.00%	3.00%			Minimum				
		1-Year Monthly Avg Part	10.00%	10.00%			\$10,000 NQ/ \$2,000 Q				
		1-Year Monthly Cap	1.00%	0.50%							
		1-Year Interest	1.00%	1.00%							
<b>MarketTen Bonus Index®</b>	6% of premiums years 1-5	1-Year Pt-to-Pt Cap	3.00%	3.00%	10 years (10,10,10,10,10,9,8,7,6,4%)	0-80	Flexible	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2012 contracts), less surrender charges	Interest only 1st contract year,* 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap	3.00%	3.00%			Minimum				
		1-Year Monthly Avg Part	20.00%	10.00%			\$30,000 NQ/Q				
		1-Year Monthly Cap	1.25%	0.50%							
		2-Year Monthly Avg Cap	7.00%	6.00%							
		1-Year Interest	1.15%	1.00%							
<b>Builder Bonus Index®</b> CT, DE, OR, TX, UT & WA ONLY	6% of premiums year 1	1-Year Pt-to-Pt Cap	3.00%	3.00%	9 years (9,8,7,6,5,5,5,4,5,3,5,2.5,1.5%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap	3.00%	3.00%			Minimum				
		2-Year Monthly Avg Cap	7.00%	6.00%			\$30,000 NQ/Q				
		1-Year Interest	1.15%	1.00%							
<b>MarketValue Index®</b>		1-Year Pt-to-Pt Cap	4.75%	3.00%	10 years** (12,12,12,12,11,10,8,6,4,2%)	0-80**	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Income For Life, Nursing Home Waiver	
		1-Year Monthly Avg Cap	5.00%	3.00%			Minimum				
		1-Year Monthly Avg Part**	30.00%	10.00%			\$10,000 NQ/Q				
		1-Year Monthly Cap**	2.20%	0.50%							
		2-Year Monthly Avg Cap	15.00%	6.00%							
		1-Year Interest	2.40%	1.00%							
<b>MarketSeven Index®</b>		1-Year Pt-to-Pt Cap			7 years** (12,12,12,10,8,6,4%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year,* 10% of Account Value years 2+	Income For Life, Nursing Home Waiver	
		1-Year Daily Avg Cap					Minimum				
		<b>Product temporarily suspended</b>									\$10,000 NQ/Q
		1-Year Monthly Cap**									
		1 Year Interest									

Sales Support -- 866-598-3694

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\*By Current Company Practice

\*\*May vary by issue age and/or state

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Multi-Year Guarantee Annuities	Guarantee Period	Current Rates (as of 1/19/12)		Surrender Charges	Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals
		Year 1	Years 2+					
<b>Certainty Select®</b> (Base Contract)	5	2.75%	2.75%	10,10,9,9,8%	0-90	Single Minimum \$10,000 NQ/Q	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Cumulative interest beginning immediately
	6	4.50%	2.50%	10,10,9,9,8,8%				
	8	4.00%	3.00%	10,10,9,9,8,8,7,7%				
	10	3.25%	3.25%	10,10,9,9,8,8,7,7,6,5%				
<b>Certainty Select®</b> (With Optional Rider)	5	2.75%	2.75%	9,8,5,8,7,5,7%	0-90	Single Minimum \$10,000 NQ/Q	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts)	Interest only 1st contract year, 10% of Account Value years 2+
	6	4.50%	2.50%	9,8,5,8,7,5,7,6,5%				
	8	4.00%	3.00%	9,8,5,8,7,5,7,6,5,6,5,5%				
	10	3.25%	3.25%	9,8,5,8,7,5,7,6,5,6,5,5,5,4,5%				
<b>Certainty™</b> (Original) IN & MN ONLY	5	2.75%	2.75%	9,8,5,8,7,5,7%	0-90**	Single Minimum \$10,000 NQ/Q	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2012 contracts), less surrender charges	Interest only 1st contract year,* 10% of Account Value years 2+
	6	4.50%	2.50%	9,8,5,8,7,5,7,6,5%				
	8	4.00%	3.00%	9,8,5,8,7,5,7,6,5,6,5,5%				
	10	3.25%	3.25%	9,8,5,8,7,5,7,6,5,6,5,5,5,4,5%				

Traditional Fixed Annuity	Premium Bonus	Current Rates (as of 8/12/11) Year 1	Minimum Guaranteed Rates	Surrender Charges	Free Withdrawals	MVA	Ages	Premiums	Minimum Guaranteed Contract Value
<b>ChoiceFour®</b> (Base Contract)	None	2.50%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	None	0-85	1st Year Only Minimum \$10,000 NQ/Q	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2.00% for 2012 contracts), less surrender charges
<b>ChoiceFour®</b> (MVA Option)	1.50%	2.50%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Yes			
<b>ChoiceFour®</b> (Liquidity Option)	None	2.00%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year,* 10% of Account Value years 2+	None			
<b>ChoiceFour®</b> (Liquidity & MVA Options)	1.50%	2.00%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year,* 10% of Account Value years 2+	Yes			

Single Premium Immediate Annuity	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Ages	Premiums	Additional Notes
		Annuity Option	Monthly Payment (as of 1/23/12)					
<b>Confidence Income®</b>	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,685.52	\$100	Monthly Quarterly Semi-Annually Annually	0-90	Single Minimum \$30,000 NQ/Q	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY.
		10-Year Fixed Period	\$924.71					
		15-Year Fixed Period	\$698.43					
		20-Year Fixed Period	\$570.33					
	Single Life & Joint Life	Life Only - Male 65	\$585.76	0-85			Life payments may vary by Qualified type.	
		Life Only - Female 65	\$536.94					
		Joint Life - M 65/F 65	\$474.01					

Maximum premium for all products is \$1,000,000. Higher amounts require Home Office approval.

Products not available in all states; see State Approvals at Agents.EquiTrust.com. Product features may vary by state. Contracts issued on Contract Form Series ET-MPP-2000(02-05), ET-EIA-2000(02-05), ET-MK7-2000(02-05), ET-MKB-2000(07-05), ET-MTB-2000(06-07), ET-STS-2000(03-06), 430-SPA(08-03), ET-MYG-2000(11-05) or ET-MYG-2000(06-09), ET-SPA-2000(11-04), ET-SPIA(08-06). Group Contracts issued on Form Series ET-MPP-2000C(01-07), ET-EIA-2000C(01-07), ET-MK7-2000C(01-07), ET-MKB-2000C(01-07), ET-MTB-2000C(06-07), ET-MYG-2000C(06-09), ET-SPA-2000CE(11-04), ET-SPIAC(08-06). EquiTrust Life Insurance Company, West Des Moines, IA.



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\*By Current Company Practice  
\*\*May vary by issue age and/or state