

EquiTrust Annuities Product Summary

Index Annuity Products

October 31, 2014

Index Annuities	Bonus	Account Options	Current Rates (as of 10/31/14)	Guaranteed Minimum Rates	Surrender Charges	Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders ³
MarketTwelve Bonus Index[®]	12% Total 6% of premiums year 1; 2% of AV years 2, 3, 4	1-Year Pt-to-Pt Cap	3.00%	1.00%	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 2014 contracts)	Interest only 1st contract year, ² 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	35.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap	1.35%	0.50%						
		2-Year Monthly Avg Cap	6.00%	3.00%						
		1-Year Interest	1.00%	1.00%						
MarketPower Bonus Index[®]	10% of premiums year 1	1-Year Pt-to-Pt Cap	3.25%	1.00%	14 years ³ (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 2014 contracts)	Interest only 1st contract year, ² 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.50%	1.00%			Minimum \$20,000 NQ/Q			
		1-Year Monthly Avg Part ³	45.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap ³	1.50%	0.50%						
		2-Year Monthly Avg Cap	8.00%	3.00%						
		1-Year Interest	1.30%	1.00%						
MarketBooster Index[®]	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%	1.00%	9 years ³ (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 2014 contracts)	Interest only 1st contract year, ² 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$10,000 NQ / \$2,000 Q			
		1-Year Monthly Avg Part	35.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap	1.25%	0.50%						
		1-Year Interest	1.00%	1.00%						
MarketTen Bonus Index[®]	6% of premiums years 1-5	1-Year Pt-to-Pt Cap	3.00%	1.00%	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 2014 contracts), less surrender charges	Interest only 1st contract year, ² 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap	1.40%	0.50%						
		2-Year Monthly Avg Cap	7.00%	3.00%						
		1-Year Interest	1.20%	1.00%						
Builder Bonus Index[®] <small>CT, DE, MN, NV, OK, OR, TX, UT & WA ONLY</small>	6% of premiums year 1	1-Year Pt-to-Pt Cap	3.00%	1.00%	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 2014 contracts)	Interest only 1st contract year, ² 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap	1.40%	0.50%						
		2-Year Monthly Avg Cap	7.00%	3.00%						
		1-Year Interest	1.20%	1.00%						
MarketValue Index[®]		1-Year Pt-to-Pt Cap	4.00%	1.00%	10 years ³ (12,12,12,12,11,10,8, 6,4,2%)	0-80 ³	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, ² 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Monthly Avg Cap	5.00%	1.00%			Minimum \$10,000 NQ/Q			
		1-Year Monthly Avg Part ³	65.00%	10.00%			Maximum \$1 Million ¹			
		1-Year Monthly Cap ³	2.00%	0.50%						
		2-Year Monthly Avg Cap	18.00%	3.00%						
		1-Year Interest	2.25%	1.00%						

Income Benefit Rider	Description	Rider Charge	Product Availability	Ages	Issue Requirements	Income Withdrawals	Withdrawal Availability	Income Withdrawal Percentage
Income for Life <small>(Optional Rider)</small>	6.5% compounded accumulation for up to 15 years on the Benefit Base	Annual fee of 0.75% of Accumulation Value	All fixed index annuities	All issue ages	Owner & annuitant must be the same person to elect the rider, unless the owner is non-natural	Lifetime income based on the greater of the Benefit Base or the Accumulation Value, multiplied by the Income Withdrawal Percentage	May begin anytime after 2nd contract year & age 50	5.00% at Age 65 for Single Life See Income for Life Agent Guide (ET-IBR-1102) for additional Income Withdrawal Percentages

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

²By Current Company Practice

³May vary by issue age and/or state

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Fixed Annuity Products

October 31, 2014

Multi-Year Guarantee Annuities	Guarantee Period	Current Rates (as of 10/31/14)	Surrender Charges	Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals
Certainty Select® (Base Contract)	3	1.50%	10,10,9% ³	0-90	Single	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Cumulative interest beginning immediately
	5	2.25%	10,10,9,9,8% ³		Minimum		
	6	2.50%	10,10,9,9,8,8% ³		\$10,000 NQ/Q		
	8	2.85%	10,10,9,9,8,8,7,7% ³		Maximum		
	10	3.00%	10,10,9,9,8,8,7,7,6,5% ³		\$1 Million ¹		
Certainty Select® (With Optional Rider) Not Available in IN, MN, MT NC, OH, OR, TX, UT, WA	3	1.50%	9,8,5,8% ³	0-90	Single	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, 10% of Account Value years 2+
	5	2.25%	9,8,5,8,7,5,7% ³		Minimum		
	6	2.50%	9,8,5,8,7,5,7,6,5% ³		\$10,000 NQ/Q		
	8	2.85%	9,8,5,8,7,5,7,6,5,6,5,5% ³		Maximum		
	10	3.00%	9,8,5,8,7,5,7,6,5,6,5,5,4,5% ³		\$1 Million ¹		

Traditional Fixed Annuity	Premium Bonus	Current Rates (as of 10/31/14) Year 1	Minimum Guaranteed Rates	Surrender Charges	Free Withdrawals	MVA	Ages	Premiums	Minimum Guaranteed Contract Value
ChoiceFour® (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	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2.00% for 2014 contracts), less surrender charges
ChoiceFour® (MVA Option)	1.50%	2.50%	2.00%	9 Years 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Yes		Minimum	
ChoiceFour® (Liquidity Option)	None	2.00%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year, ² 10% of Account Value years 2+	None		Maximum	
ChoiceFour® (Liquidity & MVA Options)	1.50%	2.00%	2.00%	6 Years 12,11,10,9,8,7%	Interest only 1st contract year, ² 10% of Account Value years 2+	Yes		\$1 Million ¹	

Single Premium Immediate Annuity	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Ages	Premiums	Additional Notes	
		Annuity Option	Monthly Payment (as of 10/31/14)						
Confidence Income®	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,673.20	\$100	Monthly Quarterly Semi-Annually Annually	0-90	Single	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY.	
		10-Year Fixed Period	\$903.34				Minimum		
		15-Year Fixed Period	\$662.15				\$30,000 NQ/Q		
		20-Year Fixed Period	\$546.47				Maximum		
	Single Life & Joint Life	Life Only - Male 65	\$565.94			0-85	\$1 Million ¹		Life payments may vary by Qualified type.
		Life Only - Female 65	\$517.54						
	Joint Life - M 65/F 65	\$455.32							

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

²By Current Company Practice

³May vary by issue age and/or state

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-MPP-2000(02-05) w/ET-AVBR (06-09), ET-EIA-2000(02-05), ET-MKB-2000(07-05) w/ET-AVBR (06-09), ET-MTB-2000(06-07), ET-STC-2000(11-11), ET-MYG-2000(06-09) w/optional Rider ET-CTR(06-09), ET-SPA-2000(11-04), ET-SPIA(08-06). EquiTrust Life Insurance Company, West Des Moines, IA.

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