



DISCOVER **INDEX ANNUITIES**



What Are The Key Objectives For My Long-Term Money?

- ✓ Upside return potential linked to the growth of a stock-based index
- ✓ Downside protection from stock-market declines
- ✓ Guaranteed rate of return if the market underperforms over the long term
- ✓ Access to a portion of my money
- ✓ Tax advantages

That's what you get with an EquiTrust Life index annuity!

Guarantees are subject to the claims-paying ability of EquiTrust Life Insurance Company. Neither the Company nor its agents give tax, accounting or legal advice. Please consult your professional advisor in these areas.

What is a Stock Index?

Earnings in your annuity are linked to results of the S&P 500® Index. The S&P 500 is a diversified mix of 500 large, well-known U.S. companies. The index performance is generally regarded as a representation of the entire U.S. stock market.

To avoid principal fluctuations, the premium paid to your annuity is not directly invested in the S&P 500 or the stocks that make up the index. Rather, your premium is invested in order to pay you a portion of the index upside...while protecting you from the index downside.

In other words, your account values earn positive index-based returns, while avoiding declines when the index results are negative.

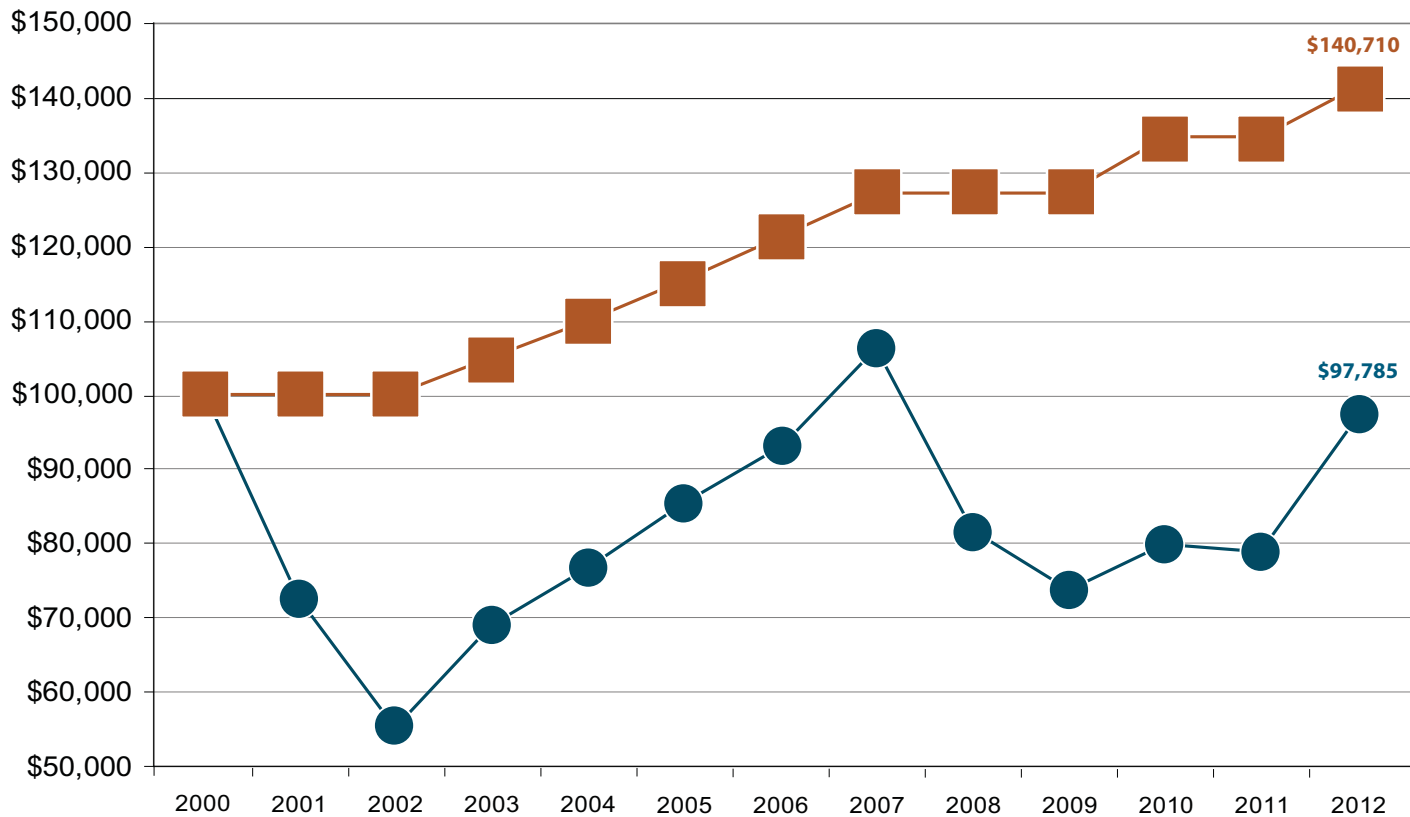
Total Capitalization of ALL U.S. Publicly Traded Companies



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Upside Potential...and Downside Protection?

Hypothetical comparison of annual values for index account to the S&P 500®



- 1-Year Point-To-Point Cap Index Account with 5.00% Cap
- S&P 500® Index

Assuming a 10/1/2000 start date and 10/1 anniversary dates.

Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your Annuity. Each example shown above assumes a \$100,000 initial premium with no withdrawals. The Cap is for hypothetical purposes only. Please contact the Company for current Caps.

How Are My Credits Earned in My Index Annuity?

Most index annuities offer a variety of account “strategies.” Some index strategies achieve better results in certain market scenarios. You may choose a single strategy or a combination of strategies.

Earnings are credited to your accumulation value at each contract anniversary; some accounts may credit more or less frequently.

Common index-crediting strategies include

- “Cap”
- “Participation”

“Cap” Strategy Example

1-YEAR POINT-TO-POINT CAP

Compares the index value on the beginning anniversary date with the index value at the next anniversary date. You earn 100% of index returns up to a stated cap.

EXAMPLE 1: 3% Index Growth

Beginning index value = 1000
Ending index value = 1030

$$\frac{1030 - 1000}{1000} = 3.0\% \text{ Return}$$

5% Cap

Credited
to Account

3.0%

EXAMPLE 2: 15% Index Growth

Beginning index value = 1000
Ending index value = 1150

$$\frac{1150 - 1000}{1000} = 15.0\% \text{ Return}$$

5% Cap

Credited
to Account

5.0%

EXAMPLE 3: 10% Index Decline

Beginning index value = 1000
Ending index value = 900

$$\frac{900 - 1000}{1000} = 10.0\% \text{ Decline}$$

5% Cap

Credited
to Account

0.0%

“Participation” Strategy Example

1-YEAR AVERAGE PARTICIPATION

Compares the index value on the beginning anniversary date with the average of the monthly index values during the year. You earn a percentage of index returns, with no cap.

EXAMPLE 1: 5% Average Index Growth

Beginning index value = 1000
Ending index average = 1050

$$\frac{1050 - 1000}{1000} = 5.0\% \text{ Return}$$

	Credited to Account
50% Participation Rate	2.5%

EXAMPLE 2: 15% Average Index Growth

Beginning index value = 1000
Ending index average = 1150

$$\frac{1150 - 1000}{1000} = 15.0\% \text{ Return}$$

	Credited to Account
50% Participation Rate	7.5%

EXAMPLE 3: 10% Average Index Decline

Beginning index value = 1000
Ending index average = 900

$$\frac{900 - 1000}{1000} = 10.0\% \text{ Decline}$$

	Credited to Account
50% Participation Rate	0.0%

How Do The Various Rates Affect My Annuity?

Current Rates

- Cap and Participation Rates for index accounts, and Interest Rates for fixed-rate account, are declared the first indexing period.

Renewal Rates

- At the end of each indexing period, the accounts are subject to a new rate for the following period.

Guaranteed Rates

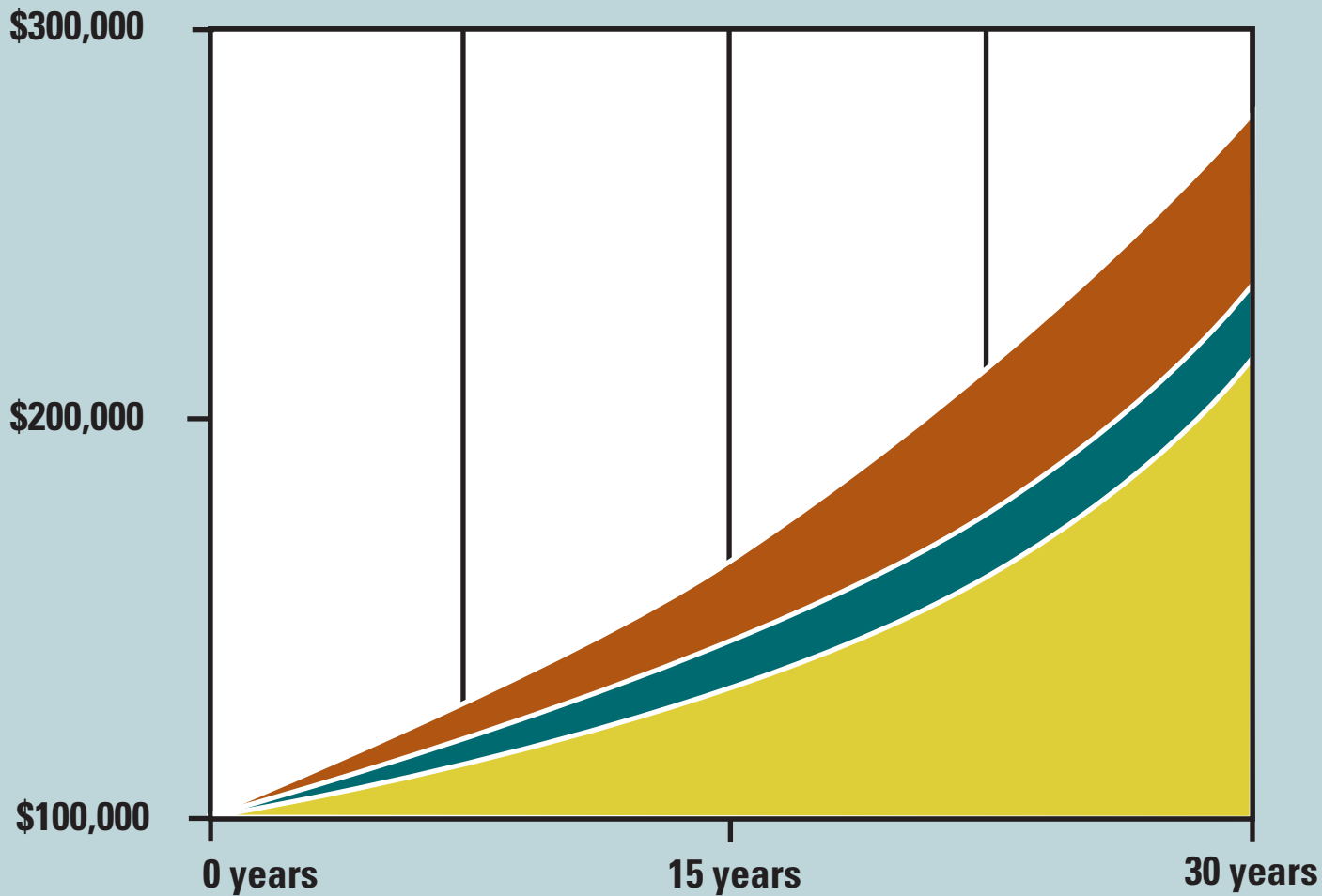
- For additional protection in a long-term declining market.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Indexing period may be one year or two years depending on the index account chosen.



I Also Receive Tax Advantages?

The money you put in an annuity grows tax deferred, which means it has the opportunity to accumulate more quickly.



- Tax-deferred growth
- Tax-deferred growth after lump sum withdrawal, with taxes
- Taxable product

Example assumes \$100,000 growing at 5%, 25% tax bracket for 30 years.

How Do Index Annuities Compare to Other Financial Products?

	Safety of Principal	Tax Deferral	Guaranteed Lifetime Income	Inflation Protection	Stock Index Linked Earnings	Growth Potential
Savings Account	✓					
Certificate of Deposit	✓					
Savings Bond	✓	✓				
Multi-Year Fixed Annuity	✓	✓	✓			
Variable Annuity		✓		✓		✓
Stock Mutual Fund				✓		✓
Index Annuity	✓	✓	✓	✓	✓	

Surrender of the contract may be subject to surrender charges or market value adjustment. Market value adjustment may not apply in all states. Withdrawals before age 59 1/2 may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. In the event of a full surrender, charges will apply to any penalty-free amounts taken during the same contract year.

Why Choose EquiTrust Life As My Index Annuity Carrier?

A Name You Can Trust

As you invest in your future and plan for long-term financial security, you look to a name you can trust. And when you're searching for a company that demonstrates integrity, strength and innovation – one that can help you meet your financial objectives – look no further than EquiTrust Life Insurance Company. We put you first.

EquiTrust Life is a Guggenheim Partners company. Guggenheim Partners is a global, privately held, diversified financial services firm with over \$200 billion in assets under management. Headquartered in New York and Chicago, Guggenheim Partners provides investment management, investment banking, capital markets services, insurance, institutional finance, and investment advisory services.





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This brochure briefly highlights EquiTrust Life Insurance Company's annuity contracts and their benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contracts may be continued in force, contact your EquiTrust Life agent.

Contract issued on Contract Form Series ET-MPP-2000(02-05) with Rider ET-IMVA(07-09). Group Certificates issued on Form Series ETMPP-2000C(01-07) with Rider ET-IMVAC(07-09) (Not available in OR).

Contract issued on Contract Form Series ET-MKB-2000(07-05) with Rider ET-AVBR(06-09) and Rider ET-IMVA(07-09). Group Certificates issued on Form Series ET-MKB-2000C(01-07) with Rider ET-AVBRC(06-09) and Rider ET-IMVAC(07-09) (Not available in OR).

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Contract issued on Contract Form Series ET-EIA-2000(02-05) with Rider ET-IMVA(07-09) (Not available in OR). Group Certificates issued on Form Series ET-EIA-2000C(01-07) with Rider ET-IMVAC(07-09) (Not available in OR). Contract issued on Contract Form Series ICC12-ET-EIA-2000(01-12) in MN, OR, WA and other states as made available.

Contract issued on Contract Form Series ET-STC-2000(11-11) in CT, DE, NV, TX. Contract issued on Contract Form Series ICC11-ET-STC-2000(11-11) MN, OR, UT, WA

May not be available in all states. Products and features may vary by state.



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- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value