



INCOME FOR LIFE

What Are Your Retirement Income Objectives?

- Guaranteed, predictable income that you cannot outlive
- Flexibility to start and stop income as needed
- Guaranteed income for your surviving spouse*

*Spouse includes a registered domestic partner in OR. The Federal Defense of Marriage Act states that civil union partners are not considered married under federal law. Therefore favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union or domestic partner. Guarantees are subject to the claims-paying ability of EquiTrust Life Insurance Company.

What is Income For Life?

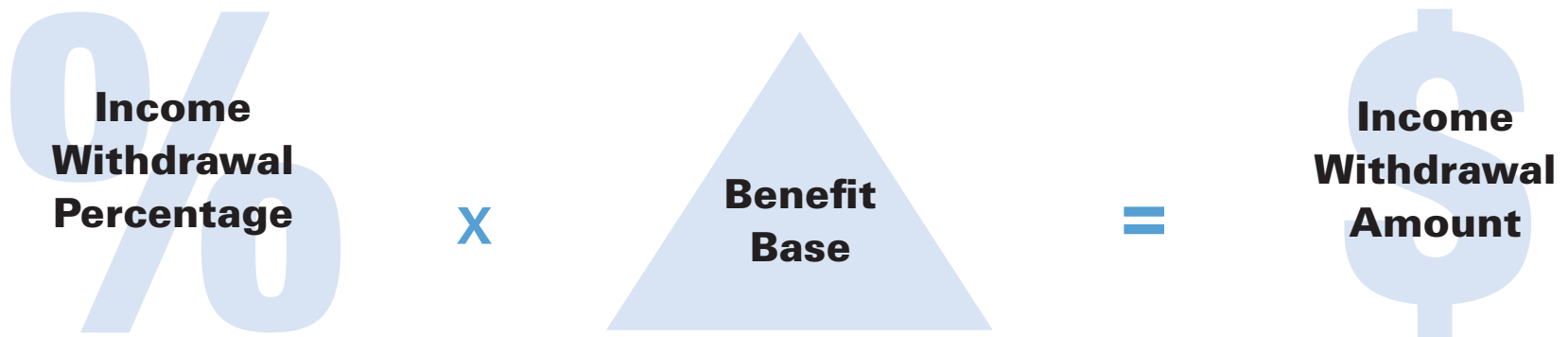
Income For Life is an optional benefit that you may add for an annual charge of 0.75% of your contract value.

- Guaranteed income for your lifetime – without annuitizing your contract
- Income payments based on 6.5% accumulation for up to 15 years
- Income available after 2nd year and age 50
- Flexibility and control to start and stop income payments when you choose
- Withdrawals may be taken monthly, quarterly, semi-annually or annually
- Income Withdrawals can be based on one or two lives
- Available on all EquiTrust index annuities
- All of this...while still maintaining your other annuity contract benefits!

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

Payment Calculation

Two factors are used to calculate your Income Withdrawal Amount:



Based on your age at the time you start Income Withdrawals

Premiums
+ Bonuses (if applicable)
- Partial withdrawals
Accumulated at 6.5% for up to 15 years

Payments that can continue for the rest of your life

The Benefit Base is used only to calculate the Income Withdrawal Amount. It is not available upon surrender, death or annuitization.

Income Withdrawal Percentage

The Withdrawal Percentage is based on your age at the time you first elect to receive Income Withdrawals. Once you start Income Withdrawals, the Withdrawal Percentage will not change.

Age of Owner at Time of 1st Income Withdrawal	Single Life Income Withdrawal Percentage	Joint Life Income Withdrawal Percentage
50–54	3.50%	3.00%
55–59	4.00%	3.50%
60–64	4.50%	4.00%
65–69	5.00%	4.50%
70–74	5.50%	5.00%
75–79	6.00%	5.50%
80–84	6.50%	6.00%
85–89	7.00%	6.50%
90+	7.50%	7.00%

Income For Life With Your Index Annuity Contract

- Your Benefit Base grows at 6.5% annually for 15 years, or until you decide to start receiving income payments, if earlier.
- Your Accumulation Value grows as a separate value and has a 0.75% rider fee deducted annually.

Hypothetical Example: \$100,000 premium						
Beginning of Year	Age	Hypothetical Index Return	Accumulation Value	Benefit Base	Income Withdrawal %	Income Withdrawal Amount
1	60	0%	\$100,000	100,000	-	-
2	61	0%	\$99,250	106,500	-	-
3	62	0%	\$98,506	113,423	4.50%	\$5,104
4	63	0%	\$92,701	108,318	4.50%	\$5,104
5	64	0%	\$86,940	103,214	4.50%	\$5,104

Fast-Forward 15 Years...

20	79	0%	\$5,533	26,654	4.50%	\$5,104
21	80	0%	\$426	21,550	4.50%	\$5,104
22	81	0%	\$0	16,446	4.50%	\$5,104
23	82	0%	\$0	11,342	4.50%	\$5,104
24	83	0%	\$0	6,238	4.50%	\$5,104
25	84	0%	\$0	1,134	4.50%	\$5,104
26	85	0%	\$0	0	4.50%	\$5,104
27	86	0%	\$0	0	4.50%	\$5,104

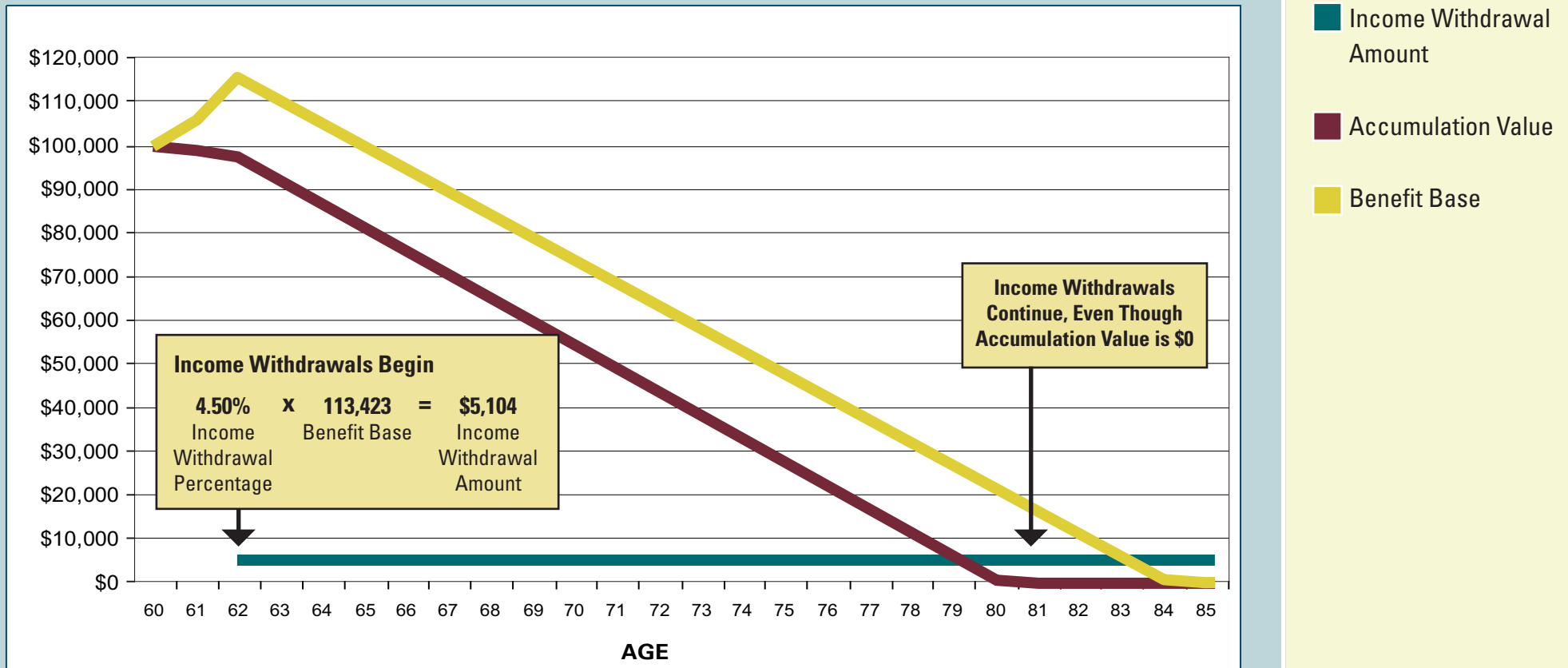
Income Withdrawals continue even though the Accumulation Value and Benefit Base are \$0!

Assumes 0% index credits and no premium bonus.

Payments Will Not Decrease

Your payments will never decrease if you withdraw only your Income Withdrawal Amount each year.

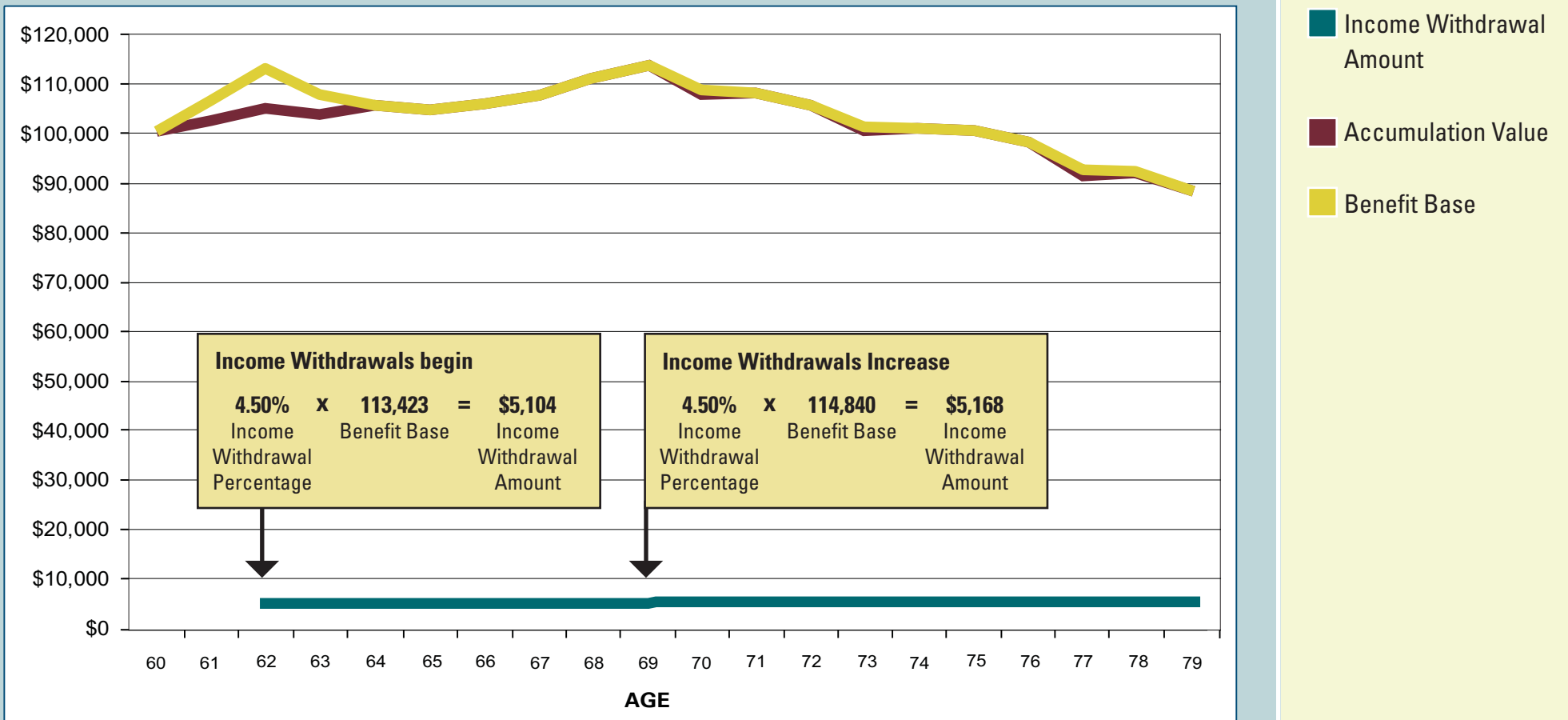
Hypothetical Example
 \$100,000 premium
 0% index credits each year and no premium bonus



Payments Could Increase

At each contract anniversary, your Income Withdrawal Amount will be recalculated. This allows for potential increases to your Income Withdrawal Amount.

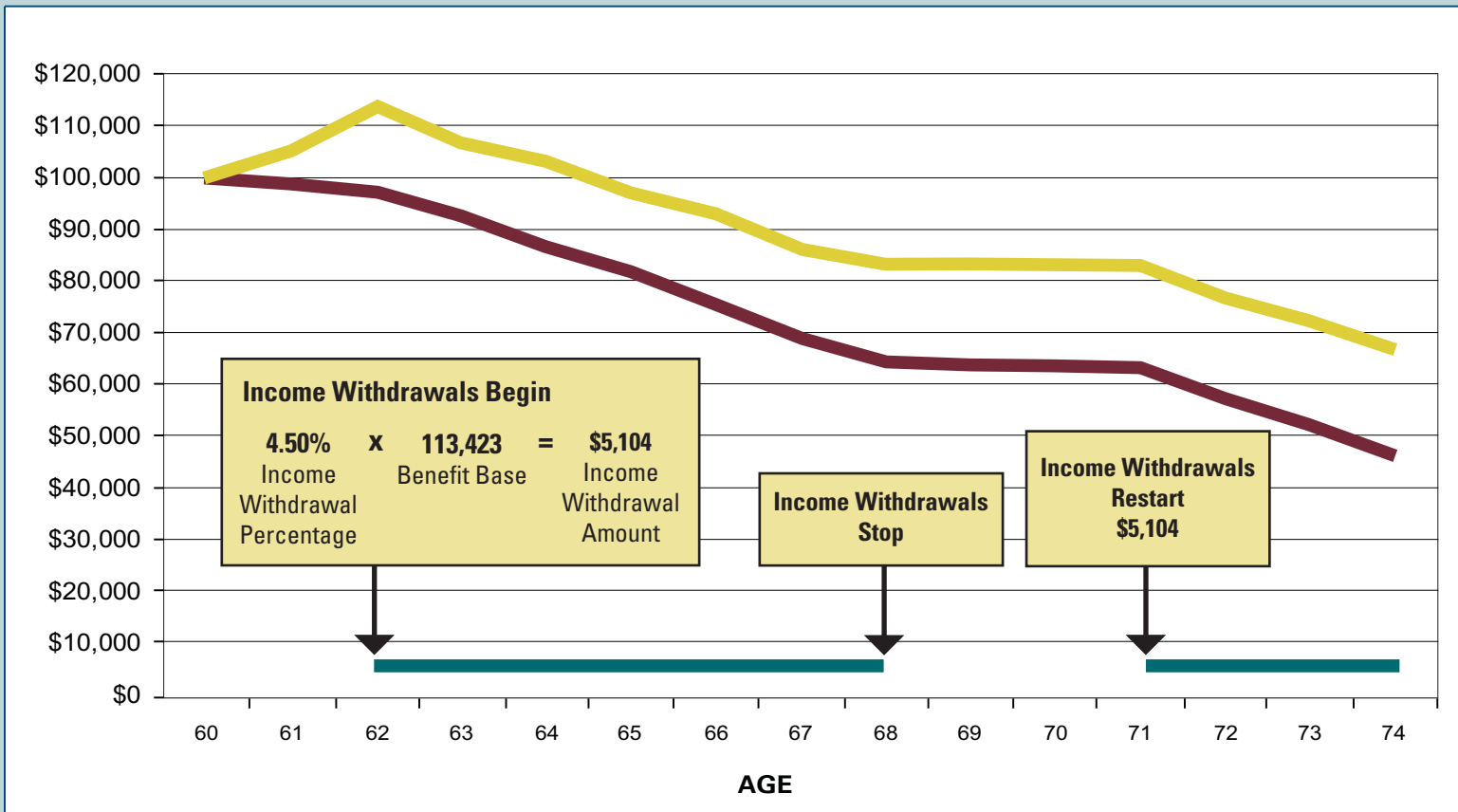
Hypothetical Example
 \$100,000 premium
 varying index credits each year



You Can Stop and Restart Your Payments

You have the option to stop and restart Income Withdrawals.

Hypothetical Example
 \$100,000 premium
 0% index credits each year and no premium bonus



- Income Withdrawal Amount
- Accumulation Value
- Benefit Base

Income For Your Spouse

Upon your death, your spouse can choose to continue receiving payments.

- If you have not started taking Income Withdrawals, your spouse can start receiving income after the 2nd contract year, or age 50.
- If you have started taking Income Withdrawals, and your spouse is at least 50, payments will continue for the life of the surviving spouse.*
- The Federal Defense of Marriage Act states that civil union partners are not considered married under federal law. Therefore favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union or domestic partner.

*Payments will continue at the same amount if Income Withdrawals were based on two lives. Payments will be recalculated based on the spouse's age if the original Income Withdrawals were based on one life. Spouse includes a registered domestic partner in OR.

Is Income For Life Right For You?

If you are seeking guaranteed, predictable income that you cannot outlive with the flexibility to start and stop your payments, Income For Life may be right for you.

Ask your agent for more information about this exciting offer from EquiTrust Life Insurance Company.

Issued by EquiTrust Life Insurance Company

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 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.





Income For Life Income Benefit Rider may not be available in all states.

The guarantees expressed in this brochure are based on the claims-paying ability of EquiTrust Life Insurance Company.

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

Neither the Company nor its agents give tax, accounting or legal advice. Please consult your professional advisor in these areas.

Annuitization is not allowed in TX prior to the Income Date.

This brochure briefly highlights EquiTrust Life Insurance Company's Income For Life and its benefits which are provided by the Income Benefit Rider. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the Rider may be continued in force, contact your EquiTrust Life agent.

Rider Issued on Form Series ICC11-ET-IBR-B(11-11) or ET-IBR(06-08) (not available in OR).



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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