



E-CONNECT

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RATE CHANGE for All EquiTrust Annuities Effective Friday, July 10, 2009

Current rates are applied to business received on or before Thursday, July 9, 2009, subject to a 60-day rate hold.

Please note: The **ORIGINAL** application paperwork must be received at EquiTrust Life by 5:00 PM (Central) on Thursday, July 9th. Faxed copies will **not** be accepted.

MarketPower Bonus Index[®]		
1-Year Pt-to-Pt Cap	6.50%	formerly 7.50%
1-Year Daily Avg Cap	7.50%	formerly 8.50%
1-Year Monthly Avg Part	40.00%	no change
1-Year Monthly Cap	2.75%	formerly 3.00%
1-Year Interest	3.10%	formerly 3.50%
MarketBooster Index[®]		
1-Year Pt-to-Pt Cap	6.25%	formerly 7.00%
1-Year Daily Avg Cap	7.00%	formerly 8.00%
1-Year Monthly Avg Part	40.00%	no change
1-Year Monthly Cap	2.65%	formerly 2.75%
1-Year Interest	3.00%	formerly 3.25%
MarketValue Index[®]		
1-Year Pt-to-Pt Cap	7.50%	formerly 8.00%
1-Year Monthly Avg Cap	8.50%	formerly 9.00%
1-Year Monthly Avg Part	50.00%	no change

1-Year Monthly Cap	3.25%	formerly 3.50%
1-Year Interest	3.60%	formerly 3.75%
MarketSeven Index[®]		
1-Year Pt-to-Pt Cap	7.00%	formerly 7.50%
1-Year Daily Avg Cap	8.00%	formerly 8.50%
1-Year Monthly Avg Part	50.00%	no change
1-Year Monthly Cap	3.00%	formerly 3.25%
1-Year Interest	3.35%	formerly 3.60%

Certainty[™]/Certainty Select[®]

Period	Year 1	Years 2+	Effective Rate	
5	3.00%	3.00%		formerly 3.40%
6	4.00%	3.00%	3.17%	formerly 4.40/3.40%
8	4.50%	4.50%		formerly 4.75%
10	4.75%	4.75%		formerly 5.00%

Confidence Income[®]

Monthly guaranteed payment on \$100,000 premium

5-Year Fixed Period	\$1,766.21	formerly \$1,776.62
10-Year Fixed Period	\$990.08	formerly \$998.94
15-Year Fixed Period	\$752.12	formerly \$771.21
20-Year Fixed Period	\$626.98	formerly \$647.23
Life Only - Male 65	\$658.16	formerly \$678.85
Life Only - Female 65	\$608.12	formerly \$628.53
Joint Life - Male/Female 65	\$543.01	formerly \$562.91

ChoiceFour[®]

Option	Year 1	
Base Contract	3.50%	formerly 3.75%
MVA Option	3.50%	formerly 3.75%
Liquidity Option	3.00%	formerly 3.25%
Liquidity & MVA Option	3.00%	formerly 3.25%

As a reminder, the minimum initial premium amount (Qualified and Non-Qualified) for ALL EquiTrust Life annuities is \$30,000.

[Click here to see the All Product Summary](#) dated July 10, 2009, for all EquiTrust annuity products.

Daily updates of the All Product Summary are available on the EquiTrust Life agent website EquiTrust.com. Go to "Agent Login/Fixed Products," and click on the "Products" link.

Questions? Send an email to [EquiTrust Life Sales Support](#), call **866-598-3694, or visit our website [EquiTrust.com](#).**

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