

93%

Of All ChoiceFour Renewal Rates Are Equal To or Above the Previously Declared Rate!

74% Are Equal To or Above the Initial Rates!

Since 11/11/2008, the 10-Year Treasury Fell from 3.82% to 0.60%

ChoiceFour Annuity®

This traditional, deferred annuity offers your clients some competitive features!

Strong Renewal Rates

Initial and renewal rates for a 6-year contract issued on 1/2/2009

2009 5.00%	2010 5.00%	2011 4.50%	2012 4.50%
2013 4.50%	2014 4.50%	2015 4.00%	2016 4.00%
2017 4.00%	2018 4.00%	2019 4.00%	2020 4.00%

Premium Bonus

If the MVA Option is selected, a 1.50% premium bonus is added to premiums.

Free Withdrawals

6-year Liquidity Option allows up to 10% withdrawals of the Accumulation Value without MVA or surrender charges after the first contract year.

Accumulation Value at End of Surrender Period

The contract is fully liquid and continues earning tax-deferred interest; no surrender charges. The renewal rates continue...and will never go below 1%.

Strong Commission

5.50% MGA commission for issue-ages up to age 80; 4.125% for ages 81-85.

Call EquiTrust Sales Support at 866-598-3694, or visit Agents.EquiTrust.com

Surrender of the contract subject to surrender charges or market value adjustment. Product and riders not available in all states or may vary by state. Withdrawals before age 59½ may result in a 10 percent IRS penalty tax. Withdrawals do not participate in index growth. Contract issued on Contract Form Series ET-SPA-2000(11-04) or ICC16-ET-SPA-2000(07-16). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. www.EquiTrust.com.

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