

**Product Description**

A Single Premium Deferred Annuity featuring multi-year rate guarantees. Current guarantee periods are 3, 5, 6, 8 and 10 years. Renewal for the original guarantee period is automatic if no action is taken during the 30 days **prior to** the guarantee period expiration date.

**Applicant Ages**

0 – 90 age last birthday (all owners and annuitants)

**Minimum/Maximum Premium**

See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Products”) for current minimum and maximum premium amounts.

**Interest Crediting**

Interest rates are guaranteed for the selected Guarantee Period. The interest rate may change upon renewal of the contract for another Guarantee Period, subject to the Minimum Guaranteed Interest Rate.

**Surrender Charge**

Based on a percentage of the Accumulation Value. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to the Accumulation Value and any Free Withdrawals in the contract year. Renews upon subsequent Guarantee Periods.

<b>3 Year</b>	10%	10%	9%							
<b>5 Year</b>	10%	10%	9%	9%	8%					
<b>6 Year</b>	10%	10%	9%	9%	8%	8%				
<b>8 Year</b>	10%	10%	9%	9%	8%	8%	7%	7%		
<b>10 Year</b>	10%	10%	9%	9%	8%	8%	7%	7%	6%	5%

Surrender charges differ in AK, CA, CT, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT and WA.

**Market Value Adjustment**

Yes, renews upon subsequent Guarantee Periods. (Not applied in CA and VT)

**Cash Surrender Value**

Accumulation Value less any applicable Surrender Charges and Market Value Adjustment. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

**Minimum Guaranteed Contract Value**

87.5% of premium paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Contact EquiTrust Life for the Minimum Guaranteed Contract Rate appropriate for your state.

**Free Withdrawals**

Cumulative interest earned may be withdrawn at any time without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT.

**Death Benefit**

Upon death of first Owner, Accumulation Value.

**30-Day Window**

During the 30 days prior to the end of the guarantee period, the following options are available:

- Renew for the same guarantee period and Surrender Charge schedule.\*
- Take a partial withdrawal without Surrender Charges or MVA.
- Surrender without Surrender Charges or MVA.
- Annuitize the contract for at least a 10-year period or life.

\*Florida – automatic renewal to annual reset and no surrender charges or MVA.

AK, AL, SC – choice between new guarantee period or (defaults to) annual reset and no surrender charges or MVA.

**Annuitization Benefit**

Accumulation Value available at the end of the Guarantee Period. Minimum period of 10 years or life. Annuitization availability may vary by state.

**Nursing Home Waiver**

**Available through applicant age 80.** There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days.

**Terminal Illness Rider**

Available for all applicant ages. There is no charge for this rider. No surrender charge on up to 75% of the Accumulation Value in the event of a terminal illness.

**Rate Hold**

If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received.

Product not available in all states. Product features may vary by state. See contract for complete details. Contract issued on Contract Form Series ET-MYG-2000(06-09) or ICC13-ET-MYG-2000(07-13). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

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