

Product Description	A Single Premium Deferred Annuity featuring multi-year rate guarantees and optional liquidity rider. 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.																																																							
Issue Ages	0 – 90 age last birthday (all owners and annuitants)																																																							
Minimum Premium	\$10,000																																																							
Maximum Premium	\$1,000,000 without prior Home Office approval																																																							
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	<p>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.</p> <table border="1"> <tr> <td>3 Year</td> <td>10%</td> <td>10%</td> <td>9%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5 Year</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>6 Year</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>8%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8 Year</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>7%</td> <td></td> <td></td> </tr> <tr> <td>10 Year</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table>	3 Year	10%	10%	9%								5 Year	10%	10%	9%	9%	8%						6 Year	10%	10%	9%	9%	8%	8%					8 Year	10%	10%	9%	9%	8%	8%	7%	7%			10 Year	10%	10%	9%	9%	8%	8%	7%	7%	6%	5%
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Market Value Adjustment	Yes, applied only when Surrender Charges apply. Renews upon subsequent Guarantee Periods.																																																							
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.																																																							
Free Withdrawals	Cumulative interest earned may be withdrawn at any time without surrender charge or Market Value Adjustment, 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.																																																							
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.																																																							

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 as the original contract
- 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

Annuitization Benefit Accumulation Value available at the end of the Guarantee Period. Minimum period of 10 years or life.

Nursing Home Waiver **Available through issue age 75.** There is no charge for this rider. Requires nursing home confinement of the Owner for 90 days. May not be available in all states.

Rate Hold If the initial premium is not received with the application but is received within 45 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.

SELECT RIDER

An elective rider available at no cost. If selected, the contract provisions are modified as follows:

Reduced Surrender Charge Schedule	3 Year	9%	8.5%	8%							
5 Year	9%	8.5%	8%	7.5%	7%						
6 Year	9%	8.5%	8%	7.5%	7%	6.5%					
8 Year	9%	8.5%	8%	7.5%	7%	6.5%	6%	5.5%			
10 Year	9%	8.5%	8%	7.5%	7%	6.5%	6%	5.5%	5%	4.5%	

Free Withdrawals Free withdrawals of interest are allowed in the first year without Surrender Charge or MVA. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal.

Death Benefit Upon death of Owner, the choice of:

- Cash Surrender Value immediately or
- Accumulation Value applied to a Payment Option for at least a 5-year period or life.

Select Rider 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(11-05). Group Certificates issued on Form Series ET-MYG-2000C(11-05).

FOR AGENT USE ONLY

SALES SUPPORT
866-598-3694

EquiTrust Life Insurance Company - West Des Moines, IA 50266

