

<b>Product Description</b>	A Flexible Premium Fixed and Indexed Deferred Annuity with a <b>5% Premium Bonus</b> on premiums paid in the first five years. Product contains a Fixed Account that earns a traditional interest rate and three Index Accounts based on a one-year point-to-point, one-year daily average, or two-year monthly average increase in the S&P 500®.			
<b>Issue Ages</b>	0 - 80 age last birthday (all Owners and Annuitants)			
<b>Minimum Premium</b>	Initial Non-qualified Renewal	\$5,000 \$2,000	Qualified	\$2,000
<b>Maximum Premium</b>	\$1,000,000 without prior Home Office approval Renewal years 2+ \$250,000 in any contract year			
<b>Premium Allocation</b>	<p><b>Initial Premium:</b> Minimum Allocation of \$2,000 in each account. Can select any combination of accounts subject to the minimum requirements. Indicate initial allocation above the Owner's signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums.</p> <p><b>Subsequent Premiums:</b> Automatically added to the Fixed Account at time of receipt. On each contract anniversary, automatically reallocated between accounts according to most recent allocation instructions.</p>			
<b>Premium Bonus</b>	5% Premium Bonus on premiums paid in the first five years. Immediately added to Accumulation Value.			
<b>Accumulation Value</b>	Total of the individual Account Accumulation Values.			
<b>Fixed Rate Account</b>	The Fixed Rate Account earns the current interest rate. The interest rate is guaranteed for one year and may change on subsequent contract anniversaries subject to the contractual minimum guaranteed interest rate. The minimum guaranteed interest rate will be no lower than 1% and no higher than 3%, and once declared, will not change for the duration of the contract. Contact EquiTrust Life for the minimum guaranteed interest rate appropriate for your state.			
<b>Point-to-Point</b>	Annual reset point-to-point indexed account. Percentage change in the Index Number from previous contract anniversary, subject to an Index Cap, Index Margin and Participation Rate. The Index Cap may change each year, subject to a 4% minimum. The Participation Rate and Index Margin for this account are declared at issue and will not change for the duration of the contract.			
<b>Averaging</b>	Annual reset <b>daily</b> averaging indexed account. Percentage change in the Index Number from the previous contract anniversary to daily index average, subject to an Index Cap, Index Margin and Participation Rate. The Index Cap may change each year, subject to a 5% minimum. The Participation Rate and Index Margin for this account are declared at issue and will not change for the duration of the contract.			
<b>Two-Year Averaging</b>	Two-year averaging indexed account. Percentage change based on the monthly average over a two-year period, subject to an Index Cap, Index Margin and Participation Rate. The Index Cap may change every two years, subject to a 12% minimum. The Participation Rate and Index Margin for this account are declared at issue and will not change for the duration of the contract.			
<b>Index Credits</b>	Index Credits will be added to the account at the end of each indexing period. Index Credits will never be less than zero.			

<b>Surrender Charge</b>	Nine-year Schedule. Percentage of Accumulation Value by contract year. 15, 15, 15, 15, 13, 10, 8, 6, 0%. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any Free Withdrawals in the same contract year.
<b>Market Value Adjustment</b>	Yes, nine-year period based upon Treasury Constant Maturity Series. Applied only when Surrender Charges apply.
<b>Minimum Guaranteed Contract Value</b>	87.5% of premiums paid, (excluding any Premium Bonus) 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 rate appropriate for your state.
<b>Cash Surrender Value</b>	Accumulation Value less any applicable Surrender Charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Guaranteed Minimum Cash Surrender Value or greater than the Accumulation Value.
<b>Free Withdrawals</b>	<p>Systematic withdrawals of interest are allowed in the first year from the Fixed Rate Account without Surrender Charge or MVA. Interest withdrawals must be taken via electronic funds transfer (EFT).</p> <p>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. 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.</p>
<b>Transfers</b>	May transfer Accumulation Value between accounts on each contract anniversary. Minimum transfer amount is \$2,000. Minimum balance in an account after a transfer is \$2,000 if any balance remains. Transfers out of the Two-Year Averaging Account allowed only at the end of the two-year indexing period.
<b>Death Benefit</b>	Upon death of Owner, Accumulation Value
<b>Annuitization Benefit</b>	<p>On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the latter of the first contract anniversary after the Annuitant's 70th birthday, or 25 years after issue.</p> <p>By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of five years or life is elected.</p>
<b>Nursing Home Waiver</b>	<b>Available through issue age 75.</b> There is no charge for this rider. Requires nursing home confinement of the Owner for 90 days. May not be available in all states.
<b>Rate Hold</b>	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/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received.

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The S&P 500® Index does not include dividends.

Product features may vary by state. See contract for complete details.

Contract issued on Contract Form Series ET-MKB-2000 (07-05). Group Certificates issued on Form Series ET-MKB-2000C (07-05).

**FOR AGENT USE ONLY**

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