

Featuring an  
optional rider for  
enhanced liquidity

For flexibility, security and  
income when you need it,  
look for...

# CERTAINTY SELECT™

A Single Premium Deferred Annuity featuring  
multi-year rate guarantees



## EquiTrust Life Is a Name You Can Trust

We're part of an organization with a 60-year tradition of excellence in the financial services arena. When you contribute to an annuity from EquiTrust Life, you can rest assured that it is backed by conservative investment strategies anchored by a disciplined and diversified management approach.

You can count on our financial strength. EquiTrust Life is rated A (Excellent) by A.M. Best Company<sup>1</sup> for its financial strength and ability to meet obligations to policyholders. An A rating is the third-highest assigned by this independent rating agency. Standard & Poor's also gives EquiTrust Life an A rating.<sup>2</sup>

### Flexibility

**CERTAINTY SELECT** is a fixed annuity that offers choices – choices in guarantee periods, choices in payout options, choices for the stages of your life.

**CERTAINTY SELECT** is designed to help meet your unique individual financial needs.

**CERTAINTY SELECT** offers guarantee periods up to 10 years. Your interest rate is locked in for the duration of the guarantee period selected.

### Money When You Need It

- **CERTAINTY SELECT** allows you to withdraw cumulative interest at any time without paying any charges.
- **CERTAINTY SELECT** can be surrendered at the end of the guarantee period for its full value. Surrenders before the end of guarantee period are subject to a surrender charge. Surrender charges start at 10 percent and decline each year of the guarantee period.
- After the first year, if the owner of the contract is confined to a qualified hospital or nursing care center for 90 days or more, surrender charges will be waived during the confinement.<sup>3</sup> Available at issue up to age 75.
- If the owner of the annuity dies before the guarantee period ends, the beneficiary may elect to receive the Accumulation Value immediately.

Withdrawals may be subject to federal income tax and a 10 percent IRS penalty prior to age 59½.

### OPTIONAL RIDER

An optional rider is available if enhanced liquidity is important to you. You may withdraw up to 10 percent of the Accumulation Value each year, after the first contract year, without paying any charges. Surrender charges are lower in each contract year. The death benefit is the Cash Surrender Value if taken immediately or full Accumulation Value if taken over a minimum of five years. This rider is offered only at issue and is effective for the life of the contract.<sup>4</sup>

### MARKET VALUE ADJUSTMENT

**CERTAINTY SELECT** contains a feature called the Market Value Adjustment, or MVA. The MVA is applied to both early surrenders and to withdrawals that exceed the free-withdrawal amount. The MVA feature allows EquiTrust Life to credit a higher rate of interest to these annuities. Ask your agent for more details on the MVA, or refer to your contract.

## Flexible Accumulation Options

When your guarantee period ends, you have a 30-day window of time to make a decision regarding the Accumulation Value of your contract. You control how your money is used. You may decide to take no action and stay invested in **CERTAINTY SELECT** for another guarantee period. Or, you may choose among three options that allow you to:

- Receive scheduled payments for at least 10 years or life
- Make a partial withdrawal
- Collect the full amount plus accumulated interest

Whatever option you choose, you'll have the peace of mind that comes with easy access to your funds.

## The Value of Tax Deferral

With **CERTAINTY SELECT**, you make a single payment that builds value on a tax-deferred basis. In most cases, your earnings will not be subject to income tax until they are withdrawn. If the value of your contract is not being reduced by taxes, more of your money earns interest each year. That means greater value for you.

### TAXABLE PLAN VS. TAX-DEFERRED ANNUITY

#### Taxable Plan

Year 15 \$16,453	Year 30 \$27,069
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#### Tax-Deferred Annuity

Year 15 \$19,353	Year 30 \$37,453
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For illustration purposes, compare the results on a \$10,000 deposit earning 4.5% interest for a person with a 25% tax rate. You can see how the tax-deferred value grows faster than the taxable alternative. The after-tax value of the tax-deferred annuity after 30 years would be \$30,590 assuming no surrender charges or IRS penalty tax.

### A SMART IDEA FOR AN INHERITANCE OR ROLLOVER

**CERTAINTY SELECT** can be a smart idea if you're interested in investing an inheritance or rolling over money from an IRA or other retirement plan. When executed properly, rollovers are not currently taxed. Tax-deferred compounding continues without interruption. Current tax law requires that at age 70½, you begin receiving the minimum distributions each year from a tax-qualified retirement plan, including an IRA.

Talk to your retirement plan administrator or tax adviser for more information on investing an inheritance or rolling over a retirement plan. Your EquiTrust Life agent can help you direct either to a **CERTAINTY SELECT** annuity.

## Other Features

**Deposits** – Single deposits of \$10,000 or more are allowed. For amounts above \$1 million, prior company approval is required.

**Issue Ages** – **CERTAINTY SELECT** may be purchased by persons up to and including age 90. Any person named as the annuitant must also be age 90 or below.

## Ask Your Agent

**CERTAINTY SELECT** offers a variety of options for the stages of your life, with flexibility, security and money when you need it. Ask your agent about any specific questions you may have regarding **CERTAINTY SELECT**, or refer to your contract.



### EquiTrust Life Insurance Company

5400 University Avenue  
West Des Moines, Iowa 50266  
877-249-3694

<sup>1</sup> EquiTrust Life Insurance Company is rated A (Excellent) by A.M. Best Company for its relative financial strength and ability to meet its obligations to contract holders. An A rating is the third highest of A.M. Best's 16 individual ratings.

<sup>2</sup> EquiTrust Life Insurance Company has a Standard & Poor's counterparty credit and financial strength rating of A.

<sup>3</sup> Nursing home waiver rider may not be available in all states or for all issue ages.

<sup>4</sup> The optional rider is offered at no cost, but may not be available in all states.

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

IRAs/qualified plans are already tax deferred; consider other annuity features.

This brochure briefly highlights EquiTrust Life Insurance Company's **CERTAINTY SELECT** Single Premium Deferred Annuity contract and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your EquiTrust Life agent.

IRAs/qualified plans are already tax deferred; consider other annuity features.

**ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS OF NOR ARE THEY GUARANTEED BY ANY BANK. THEY ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE FEDERAL GOVERNMENT. CERTAIN PRODUCTS MAY LOSE VALUE.**



\*MEMBERSHIP IN IMSA PROMOTES ETHICAL MARKET CONDUCT FOR INDIVIDUAL LIFE INSURANCE AND ANNUITIES.