

Interest Rate Summary

Rates effective



Multi-Year Guarantee Annuities

Certainty™ / Certainty Select™

Rates effective

Guarantee Period	Year 1	Years 2+
3-year		
5-year		
6-year		
8-year		
10-year		

Traditional Fixed Annuity

ChoiceFour™

Rates effective

	Surrender	Year 1
Base Contract	9-year	
MVA Option	9-year	
Liquidity Option	6-year	
Liquidity & MVA Option	6-year	

Single Premium Immediate Annuity

Confidence Income Annuity™

Rates effective

Monthly guaranteed payment on \$100,000 premium	Fixed Period	Payment Amount
	5 years	
	10 years	
	15 years	
	20 years	
	Life Only	Payment Amount
	Male 65	
	Female 65	
	Joint Male 65/Female 65	

Indexed Annuities

MarketValue Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Monthly Average Cap
- 1-Year Monthly Average Participation*
- 2-Year Monthly Average Cap**

MarketSeven Index®

Rates effective October 28, 2008

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation*
- 2-Year Monthly Average Cap**

MarketTen Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Participation
- 1-Year Monthly Average Participation
- 1-Year Monthly Cap
- 2-Year Point-to-Point Cap

Bonus Indexed Annuities

MarketPower Bonus Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation*
- 1-Year Monthly Cap*
- 2-Year Monthly Average Cap**

MarketBooster Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation*
- 2-Year Monthly Average Cap**

MarketTen Bonus Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Participation
- 1-Year Monthly Average Participation
- 1-Year Monthly Cap
- 2-Year Point-to-Point Cap

Builder Bonus Index™

Rates effective

- Fixed Rate Account (one year)
- Annual Reset Point-to-Point Index Cap
- Annual Reset Daily Average Index Cap
- Two-Year Monthly Average Index Cap**

Available in CT, DE, OR, UT and WA

Performance Bonus Index™

Rates effective

- Fixed Rate Account (one year)
- Annual Reset Point-to-Point Index Cap
- Annual Reset Daily Average Index Cap
- Two-Year Monthly Average Index Cap**

Available in CT, DE, OR, UT and WA

*New account; subject to state approval.

**2-Year Monthly Average Account maximum allocation is 30% of initial premium.

See Agent Website / State Approvals for availability.

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at www.equitrust.com ► Agent Login ► Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

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