

Income For Life

Optional Rider For Income You Can't Outlive!

Available for an annual fee with all fixed-index annuities from EquiTrust Life Insurance Company. See the product brochure for complete rider details.

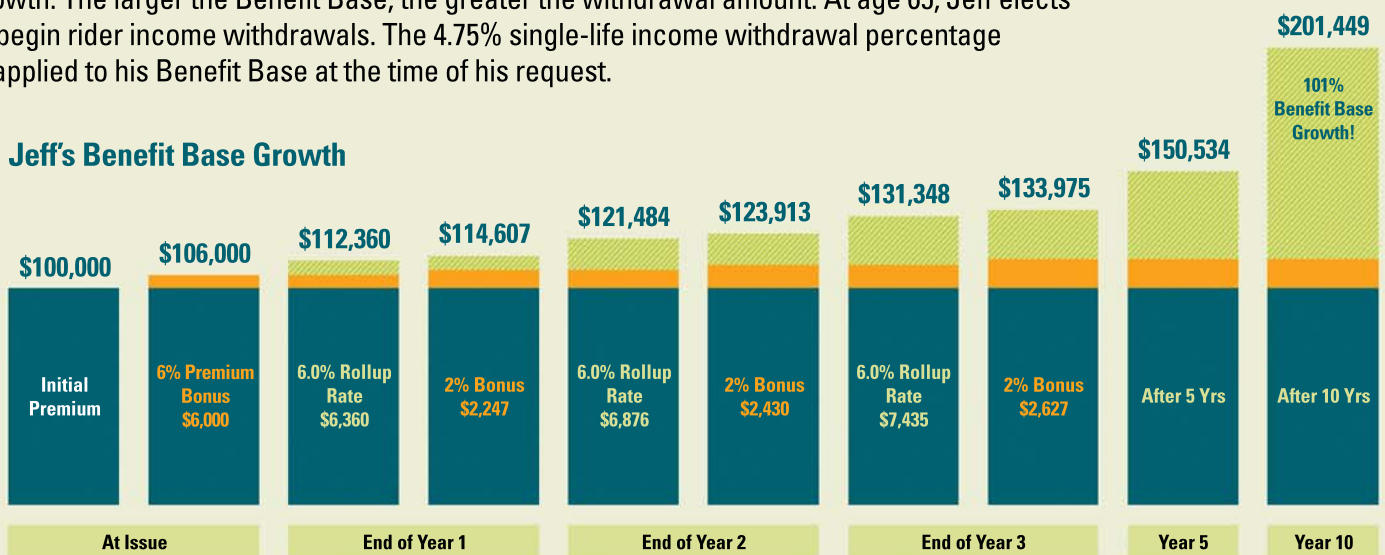
The Income For Life rider is offered as a separate component to your annuity contract to provide lifetime income. Income withdrawals are deducted from your contract's accumulation value, and continue for life – even if your contract's accumulation value goes to zero. A 0.75% rider fee is deducted from the contract's accumulation value annually. Your income-withdrawal amount is based on two factors: the value of the rider's "Benefit Base" at the time income withdrawals begin, and an income withdrawal percentage – based on your age.

The Benefit Base is a calculation only – to determine your income withdrawal amount. Your Benefit Base is determined by the premium placed in your annuity, plus any bonuses, compounded at 6.0% annually for up to 10 years. The longer you wait, the higher your annual income. The Benefit Base is not the value of your annuity contract, and is not available to you as a lump sum amount upon surrender, death or annuitization. Your annuity value grows at a rate independent of the Benefit Base growth rate.

Income For Life – Example

Jeff, at age 55, places \$100,000 in MarketTwelve Bonus Index Annuity, and elects the Income For Life rider. The annuity features a 12% bonus (6% credited at issue, 2% at the end of years 1, 2 and 3). The bonus combined with the rider's 6.0% accumulation rate results in attractive Benefit Base growth. The larger the Benefit Base, the greater the withdrawal amount. At age 65, Jeff elects to begin rider income withdrawals. The 4.75% single-life income withdrawal percentage is applied to his Benefit Base at the time of his request.

Jeff's Benefit Base Growth



Jeff's Income For Life: \$201,449 Benefit Base x 4.75% Income Withdrawal Percentage = **\$9,569 per year...FOR LIFE!**

MarketTwelve Bonus Index surrender charges are in effect during the first 14 contract years, are a percentage of the accumulation value, and decline annually: 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, and 2 percent. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Income payments will be reduced in the event of an unscheduled withdrawal. Withdrawals before age 59 1/2 may result in IRS penalty tax. Withdrawals do not participate in index growth. Neither the company nor its agents give tax, accounting or legal advice. Please consult your professional advisor in these areas. Contract issued on Contract Form Series ET-MPP-2000(02-05) with Rider ET-AVBR(06-09). Income For Life rider issued on Form Series ET-IBR(06-08). EquiTrust Life Insurance Company, West Des Moines, Iowa. This advertisement may not be used in Oregon or any states in which the products are not available for sale. ET-IBRILL (5-15)

