



**For flexibility, security and
income when you need it,
consider...**

CERTAINTY SELECT[®]

A Single Premium Deferred Annuity featuring
multi-year rate guarantees

EquiTrust Is a Name You Can Trust

When you choose EquiTrust as a financial partner, you can rest assured your annuity contract is backed by conservative investment strategies anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises – a diversified consortium of business entities and partnerships – owns a controlling interest in EquiTrust.

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 in the 30 days prior to the end of the guarantee period for its full value. Surrenders outside of the 30-day window are subject to a surrender charge. Surrender charges start at 10 percent and decline through the guarantee period.¹
- 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. Available at issue through age 80.
- If the owner of the contract is diagnosed with a terminal illness, surrender charges will be waived for a withdrawal of up to 75% of the Accumulation Value. This rider has no additional cost.
- 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.

MARKET VALUE ADJUSTMENT

CERTAINTY SELECT contains a feature called the Market Value Adjustment, or MVA.² 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

Thirty days prior to the end of your guarantee period, you have a 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.

*Variations apply for certain states. In Florida, at the end of the guarantee period, the contract automatically renews with an annually declared fixed rate and no surrender charges or MVA. In Alaska, Alabama and South Carolina, at the end of the guarantee period you may choose to either begin a new guarantee period (with surrender charges and MVA in effect), or renew with an annually declared fixed rate and no surrender charges or MVA. If no action is taken, the contract will default to the annually declared fixed rate.

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
\$164,525

Year 30
\$270,686

Tax-Deferred Annuity

Year 15
\$193,528

Year 30
\$374,532

For illustration purposes, compare the results on a \$100,000 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 \$305,899 assuming no surrender charges or IRS penalty tax.

Other Features

Applicant 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

This is a summary only of **CERTAINTY SELECT** annuity. The product availability and certain provisions may vary by state. Ask your agent or the company for complete contract provisions and details before purchasing.



EquiTrust Life Insurance Company

7100 Westown Pkwy Suite 200
West Des Moines, IA 50266-2521
877-249-3694 • www.EquiTrust.com

¹ Surrender charges may vary by state. Surrender of the contract may be subject to surrender charges or market value adjustment. Surrender charges are a percentage of the Accumulation Value and decline annually. The Surrender Charge period matches the Guarantee Period: 10, 10, 9, 9, 8, 8, 7, 7, 6 and 5 percent; in AK, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT and WA: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5 percent; in CT: 10, 9, 8, 7, 6, 5, 4, 3, 2 and 1 percent; in CA: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 0.9 percent.

² Market Value Adjustment may not apply in all states.

Contract issued on Contract Form Series ET-MYG-2000(06-09) (not available in OR), or ICC13-ET-MYG-2000(07-13).

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

EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

This brochure briefly highlights EquiTrust Life Insurance Company's **CERTAINTY SELECT** Single Premium Deferred Annuity contract and its benefits. Product features, riders and availability may vary by state. 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 agent. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.

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.