CERTAINTY SELECT®

EquiTrust®
Life Insurance Company

Certainty Select offers predictable growth to help you accumulate savings for the future.

Lock in a great rate today, and earn tax-deferred interest for your selected guarantee period.

3-year:	**5.25%**	8-year:	**5.50%**
5-year:	**5.35%**	10-year:	**5.60%**
6-year:	**5.40%**		

Contact me to learn more.



Rates are based on the Company's 3/28/2024 declared interest rate for the Single Premium Deferred Annuity (Certainty Select Annuity). The initial rate guarantee period is 3, 5, 6, 8 or 10 years, which you choose. Initial rate subject to change. Surrender charges are in effect for partial withdrawals in excess of the Free Withdrawal Amount or a full surrender before the end of the Guarantee Period. Surrender charges are a percentage of the Accumulation Value, and decline annually: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5%. The Surrender Charge period matches the Guarantee Period. Surrender charges may vary by state. Product features may vary by state. 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. Contract Form Series ET-MYG-2000(06-09) or ICC13-ET-MYG-2000(07-13). Group Certificates issued on Form Series ET-MYG-2000C(06-09). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA.

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