

**Product description**

A single premium deferred annuity featuring multi-year rate guarantees. Current guarantee periods are 3, 5, 6, 8 and 10 years. Renewal for the original guarantee period is automatic if no action is taken during the 30 days prior to the guarantee period expiration date.

**Applicant ages**

0-90 at last birthday. All owners and annuitants.

**Minimum/maximum premium**

Initial minimum: \$10,000  
Contract maximum without prior EquiTrust approval: \$2,000,000

**Interest crediting**

Interest rates are guaranteed for the selected guarantee period. Rate may change upon renewal of the contract for another guarantee period, subject to the Minimum Guaranteed Interest Rate.

**Surrender charge**

Based on a percentage of the Accumulation Value. Applies to partial withdrawals in excess of the free withdrawal amount. In the event of a full surrender, applies to the Accumulation Value and any free withdrawals in the contract year. Renews upon subsequent guarantee periods.

Only the 10-year guarantee period is shown below. For guarantee periods less than 10 years, the surrender charge schedule is shortened to match the length of the period.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	10%	10%	9%	9%	8%	8%	7%	7%	6%	5%
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%	0.5%
CT	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
CA	8.3%	7.4%	6.5%	5.6%	4.7%	3.8%	2.9%	1.9%	0.9%	

**Market Value Adjustment**

Yes, renews upon subsequent guarantee periods. (Not applied in CA and VT)

**Minimum Guaranteed Contract Value**

87.5% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Contact EquiTrust for the Minimum Guaranteed Contract Rate in your state.

**Cash Surrender Value**

Accumulation Value less any applicable surrender charges and Market Value Adjustment (MVA). In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

**Free withdrawals**

Cumulative interest earned may be withdrawn at any time without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT.

**Death Benefit**

Upon death of first owner, Accumulation Value.

**30-day window**

During the 30 days prior to the end of the guarantee period, the following options are available:

- Renew for the same guarantee period and surrender charge schedule.\*
- Take a partial withdrawal without surrender charges or MVA.
- Surrender without surrender charges or MVA.
- Annuitize the contract for at least a 10-year period or life.

\*FL - automatic renewal to annual reset and no surrender charges or MVA.

AK, AL, SC - choice between new guarantee period or (defaults to) annual reset and no surrender charges or MVA.

**Annuitization benefit**

Accumulation Value available at the end of the guarantee period. Minimum period of 10 years or life. Annuitization availability may vary by state.

**Nursing Home Waiver**

Available through applicant age 80 at no charge. After the first contract year, requires nursing home confinement of owner for 90 days.

**Terminal Illness Rider**

Available for all applicant ages at no charge. No surrender charge on up to 75% of the Accumulation Value in the event of a terminal illness.



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Des Moines, IA 50306-3500

**Overnight:**

EquiTrust Life Insurance Company  
7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521

EquiTrust implements a rate hold depending on premium received at time of application. If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the rates on the date of receipt of the application and the rates for new issues on the date the premium is received.

Product not available in all states. Product features may vary by state. See contract for complete details. Contract issued on Contract Form Series ET-MYG-2000(06-09) or ICC13-ET-MYG-2000(07-13). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03), ICC16-ET-TI(10-16) or ET-TI(10-16). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.