

Initial Face Amount = Single Premium x Face Amount Factor

Female		
Select Issue Age	Non-Tobacco	Tobacco
45	3.29	2.59
46	3.19	2.51
47	3.09	2.44
48	2.99	2.37
49	2.90	2.30
50	2.81	2.23
51	2.72	2.17
52	2.64	2.11
53	2.56	2.05
54	2.48	1.99
55	2.41	1.94
56	2.34	1.89
57	2.27	1.84
58	2.20	1.79
59	2.14	1.74
60	2.08	1.70
61	2.02	1.66
62	1.96	1.62
63	1.90	1.58
64	1.85	1.54
65	1.80	1.51
66	1.75	1.47
67	1.70	1.44
68	1.65	1.41
69	1.61	1.38
70	1.56	1.35
71	1.52	1.33
72	1.48	1.30
73	1.44	1.28
74	1.41	1.25
75	1.37	1.23
76	1.34	1.21
77	1.30	1.18
78	1.27	1.16
79	1.25	1.14
80	1.22	1.13

Male		
Select Issue Age	Non-Tobacco	Tobacco
45	2.97	2.41
46	2.88	2.34
47	2.80	2.27
48	2.71	2.21
49	2.63	2.15
50	2.55	2.09
51	2.48	2.03
52	2.41	1.98
53	2.34	1.93
54	2.27	1.87
55	2.20	1.82
56	2.14	1.78
57	2.08	1.73
58	2.02	1.69
59	1.96	1.64
60	1.91	1.60
61	1.85	1.57
62	1.80	1.53
63	1.75	1.49
64	1.70	1.46
65	1.66	1.43
66	1.61	1.40
67	1.57	1.37
68	1.53	1.34
69	1.49	1.32
70	1.45	1.29
71	1.42	1.27
72	1.38	1.25
73	1.35	1.23
74	1.32	1.21
75	1.29	1.19
76	1.26	1.17
77	1.23	1.15
78	1.21	1.14
79	1.18	1.12
80	1.16	1.11

WealthHorizon Life is a single premium index life insurance policy issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Not available in all states. Policy may vary by state. Policy issued on Policy Form Series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19), with riders ICC17-ETL-FPW(01-17) and ICC11-ETL-ADBR(03-11). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

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