

Product Description	A Flexible Premium Fixed Indexed Deferred Annuity with a ten-year surrender charge schedule, a Fixed Rate Account and a variety of Index Accounts.
Applicant Ages	0 – 80 age last birthday (all Owners and Annuitants)
Minimum/Maximum Premium	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Products”) for current minimum and maximum premium amounts.
Premium Allocation	<p>Initial Premium: Indicate initial allocation above the Owner’s signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums.</p> <p>Subsequent Premiums: Automatically added to the 1-Year Interest Account at time of receipt. On each contract anniversary, automatically reallocated between accounts according to most recent allocation instructions.</p>
Accumulation Value	Total of the individual Account Accumulation Values.
1-Year Interest Account	The interest rate is guaranteed for one year and may change on subsequent contract anniversaries.
1-Year Point-to-Point Cap Index Account	Percentage change in the S&P 500 [®] from the previous contract anniversary, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Cap Index Account	Percentage change based on the monthly average S&P 500 [®] over a one-year period, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Participation Index Account	Percentage change based on the monthly average S&P 500 [®] over a one-year period multiplied by the Participation Rate. The Participation Rate may change each year.
1-Year Monthly Cap Index Account	Percentage change based on the cumulative sum of capped monthly S&P 500 [®] changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year.
2-Year Average Cap Index Account	Percentage change based on the monthly average S&P 500 [®] over a two-year period, subject to an Index Cap. The Index Cap may change every two years.
Account Minimum Rates	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Fixed Annuities,” then “Products”) for minimum interest, cap and participation rates.
Index Credits	Index Credits will be added to the account at the end of each indexing period. Index Credits will never be less than zero.
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 Life for the minimum guaranteed rate appropriate.

Surrender Charge 10-Year Schedule. Percentage of Accumulation Value by contract year. 12, 12, 12, 12, 11, 10, 8, 6, 4, 2, 0%. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any Free Withdrawals in the same contract year. (AK, CA, CT, MN, NV, OH, OK, OR, TX, UT and WA, 10-years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, .5%; FL, 10-years: 10, 10, 10, 10, 10, 10, 8, 6, 4, 2, 0%)

Market Value Adjustment Yes, 10-year period. Applied only when Surrender Charges are imposed. (No MVA in MN, OK, OR, UT, VT and WA)

Cash Surrender Value Accumulation Value less any applicable Surrender Charges and adjusted for any applicable 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 By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges.

After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year 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 EFT.

Transfers May transfer Accumulation Value between accounts on each contract anniversary. Transfers out of the 2-Year Average Cap Index Account allowed only at the end of the two-year indexing period.

Death Benefit Upon death of Owner, Accumulation Value

Annuitization Benefit On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant's 100th birthday.

By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of five years or life is elected.

Nursing Home Waiver Available for all applicant ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. (Not available in MA)

Terminal Illness Rider Available on all applicant ages. There is no charge for this rider. No surrender charge on up to 75% of the Accumulation Value in the event of a terminal illness. Features and availability may vary by state.

Rate Hold 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 credited rate/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received.

The S&P 500® Index is a product of S&P Dow Jones Indicies, LLC. ("S&P DJI") and has been licensed for use by EquiTrust Life Insurance Company. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services, LLC. ("S&P"). These trademarks have been licensed for use by S&P DJI and sublicensed for certain purposes by EquiTrust Life Insurance Company. MarketValue Index Annuity is not sponsored, endorsed, sold or promoted by S&P DJI, S&P, or any of their respective affiliates or third party licensors, and none of such parties make any representation regarding the advisability of purchasing MarketValue Index Annuity nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.® Product features may vary by state. See contract for complete details. Contract issued on Contract Form Series ET-EIA-2000(02-05). Group Certificates issued on Form Series ET-EIA-2000C(01-07). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. May not be available in all states.

SALES SUPPORT
866-598-3694

Standard Mail:
EquiTrust Life Insurance Company
P.O. Box 14500
Des Moines, IA 50306-3500

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

