

# INTEREST RATE SUMMARY

Rates effective October 22, 2013



## Bonus Index Annuities

### MarketTwelve Bonus Index™

Rates effective October 22, 2013

1-Year Interest Account	1.50%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.60%
2-Year Monthly Average Cap	8.00%

### MarketPower Bonus Index®

Rates effective October 22, 2013

1-Year Interest Account	1.75%
1-Year Point-to-Point Cap	4.00%
1-Year Daily Average Cap	4.50%
1-Year Monthly Average Participation*	55.00%
1-Year Monthly Cap*	1.80%
2-Year Monthly Average Cap	10.00%

### MarketBooster Index®

Rates effective October 22, 2013

1-Year Interest Account	1.35%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	40.00%
1-Year Monthly Cap	1.40%

### MarketTen Bonus Index®

Rates effective October 22, 2013

1-Year Interest Account	1.50%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.60%
2-Year Monthly Average Cap	8.00%

### Builder Bonus Index®

(only in CT, DE, MN, NV, OR, TX, UT, WA)

Rates effective October 22, 2013

1-Year Interest Account	1.50%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.60%
2-Year Monthly Average Cap	8.00%

## Index Annuities

### MarketValue Index®

Rates effective October 22, 2013

1-Year Interest Account	2.50%
1-Year Point-to-Point Cap	5.00%
1-Year Monthly Average Cap	6.00%
1-Year Monthly Average Participation*	75.00%
1-Year Monthly Cap*	2.35%
2-Year Monthly Average Cap	20.00%

## Single Premium Immediate Annuity

### Confidence Income Annuity®

Rates effective October 22, 2013

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,689.64
10 years	\$929.01
15 years	\$703.03
20 years	\$575.15

Life Only	Payment Amount
Male 65	\$597.18
Female 65	\$548.14
Joint Male 65/Female 65	\$484.82

## Multi-Year Guarantee Annuities

### Certainty Select® / Certainty™

Rates effective August 1, 2013

Guarantee Period	Year 1	Years 2+
3-year	2.00%	2.00%
5-year	2.70%	2.70%
6-year	3.00%	3.00%
8-year	3.15%	3.15%
10-year	3.25%	3.25%

## Traditional Fixed Annuity

### ChoiceFour®

Rates effective July 17, 2013

	Surrender	Year 1
Base Contract	9-year	2.70%
MVA Option	9-year	2.70%
Liquidity Option	6-year	2.20%
Liquidity & MVA Options	6-year	2.20%

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at Agents.EquiTrust.com ► Annuity Agent ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

\*Account subject to state approval.

See Agent Website > State Approvals for availability.

EquiTrust Life Insurance Company, West Des Moines, IA.  
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