

EquiTrust is a name you can trust. We're part of an organization that has offered quality financial products and services for more than 60 years. Look to us for mutual funds, investment management strategies, annuities and other smart, innovative ideas to help meet your changing financial needs and objectives.

When you contribute to an annuity from EquiTrust, you can rest assured that it is backed by conservative investment strategies anchored by a disciplined and diversified management approach. The strength and success of our portfolio is evidence of our experience and knowledge in the investment arena.

You can count on our financial strength – EquiTrust has consistently received an excellent rating from a leading independent provider of insurer ratings. Ask your agent for more details, or visit [www.equitrust.com](http://www.equitrust.com).



**EquiTrust Life Insurance Company**  
P.O. Box 9353  
Des Moines, Iowa 50306-9353  
888-349-4656

**ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS OF NOR ARE THEY GUARANTEED BY ANY BANK. THEY ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE FEDERAL GOVERNMENT. CERTAIN PRODUCTS MAY LOSE VALUE.**

<sup>1</sup> Nursing home waiver rider may not be available in all states or for all issue ages.

This brochure briefly highlights EquiTrust Life Insurance Company's CERTAINTY Single Premium Deferred Annuity contract and its benefits. The contract is contained only in the policy. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your EquiTrust representative.



INSURANCE  
MARKETPLACE  
STANDARDS  
ASSOCIATION

\*MEMBERSHIP IN IMSA PROMOTES ETHICAL MARKET CONDUCT FOR INDIVIDUAL LIFE INSURANCE AND ANNUITIES.

ET-CTY-1100 (9-03)

430-SPA series  
430-NHW series  
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For flexibility, security and income when you need it, look for...

**CERTAINTY<sup>SM</sup>**

A Single Premium Deferred Annuity featuring multi-year rate guarantees

**The Company You'll Want to Do Business With**

## Flexibility

**CERTAINTY** is a fixed annuity that offers choices – choices in guarantee periods, choices in payout options, choices for the stages of your life.

**CERTAINTY** is designed to meet your unique individual financial needs.

**CERTAINTY** offers guarantee periods up to 10 years. Your interest rate is locked in for the duration of the guarantee period selected.

## Money When You Need It

For cash needs you may have, **CERTAINTY** provides options for you:

- Before the end of the guarantee period, **CERTAINTY** allows you to withdraw up to 10 percent of the value each year, after the first policy year, without paying any surrender charge. Although withdrawals of greater than 10 percent can be made, a surrender charge will be applied to the entire amount withdrawn in a policy year.
- **CERTAINTY** can be surrendered at the end of the guarantee period for its full value. It can also be surrendered before the end of the guarantee period, although charges may apply.
- We understand that events can occur that may require you to surrender your contract early. After the first year, if the owner of the contract is confined to a qualified hospital or nursing care center for 90 days or more, surrender charges will be waived during the confinement<sup>1</sup>.

Remember, withdrawals may be subject to federal income tax, and you may incur a 10 percent IRS penalty tax prior to age 59½.

## MARKET VALUE ADJUSTMENT

**CERTAINTY** contains a feature called the Market Value Adjustment, or MVA. The MVA is applied to both early surrenders and to withdrawals that exceed 10 percent of the contract's value in a year. The MVA feature allows EquiTrust to credit a higher rate of interest to these annuities.

In general, if external interest rates are lower when the withdrawal is made than at the time of purchase, the value will increase. Similarly, if external interest rates are higher when the withdrawal is made than at the time of purchase, the value will decrease. Ask your agent for more details on the MVA, or refer to your policy.

## Flexible Accumulation Options

When your guarantee period ends, you have a 30-day window of time to make one of four choices regarding the accumulated value of your contract. You control how your money is used. You may decide to take no action and stay invested in **CERTAINTY** for another guarantee period. Or, you may choose an option that allows you to withdraw the value and put the money to work right away.

- You may receive scheduled payments
- You may make a partial withdrawal and apply the remaining value to another guarantee period
- You may collect the full amount plus accumulated interest



Whatever option you choose, you'll have the peace of mind that comes with easy access to your funds.

## Security

### THE POWER OF TAX DEFERRAL

With **CERTAINTY**, you make a single payment that builds value on a tax-deferred basis. In most cases, your earnings will not be subject to income tax until they are withdrawn. If the value of your contract is not being reduced by taxes, more of your money earns interest each year. That means greater value for you.

#### TAXABLE PLAN VS. TAX-DEFERRED ANNUITY

##### Taxable Plan

Year 15  
\$16,453

Year 30  
\$27,069

##### Tax-Deferred Annuity

Year 15  
\$19,353

Year 30  
\$37,453

For illustration purposes, compare the results on a \$10,000 deposit earning 4.5% interest for a person with a 25% tax rate. You can see how the tax-deferred value grows faster than the taxable alternative. The after-tax value of the tax-deferred annuity after 30 years would be \$30,590 assuming no surrender charges or IRS penalty tax.

### A SMART IDEA FOR AN INHERITANCE OR ROLLOVER

**CERTAINTY** can be a smart idea if you're interested in investing an inheritance or rolling over money from an IRA or other retirement plan. When executed properly, rollovers are not currently taxed. Tax-deferred compounding continues without interruption. Current tax law requires that at age 70½, you begin receiving the minimum distributions each year from a tax-qualified retirement plan, including an IRA.

Talk to your retirement plan administrator or tax adviser for more information on investing an inheritance or rolling over a retirement plan. Your EquiTrust agent can help you direct either to a **CERTAINTY** annuity.

### OTHER FEATURES

**Deposits** – **CERTAINTY** accepts single deposits of \$10,000 or more. For amounts above \$1 million, prior company approval is required.

**Issue Ages** – **CERTAINTY** may be purchased by persons up to and including age 90. Any person named as the annuitant must also be age 90 or below.

**Death of Owner** – If the owner of the annuity dies before the guarantee period ends, the beneficiary may elect to receive the surrender value immediately, or have the full value paid out with additional interest over a period of at least five years.

### ASK YOUR AGENT

**CERTAINTY** offers a variety of options for the stages of your life, with flexibility, security and money when you need it. Ask your agent about any specific questions you may have regarding **CERTAINTY**, or refer to your policy.