

Rates Effective 12/11/2008

Equitrust Life's Annuity Hot Picks

\$2,500,000 qualifies for Vienna September 2009!

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

12/17/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
EquiTrust Life Ins.						
		Best A- S&P A				
Market Power Bonus	100% Participation	\$30,000 NQ	10% Free Withdrawal each	14 Years	0-80	8.50%
10% Premium Bonus for all premiums in Year 1	Annual Reset S&P Cap	\$30,000 Q	year after 1st year	20-20-19-19-18-17-16-	0-75 (IN)	
Not available in: CT, DE, MN, NY, OR, UT, WA	1-Yr Daily Avg Cap 8.00%	(2K Min. thereafter)	Interest only immediately only	14-12-10-8-6-4-2-0		AK, IL: 7.00%
Additional Deposits in Year 1 only	1-Yr Point-to-Point Cap 7.00%		from fixed acct (\$250 min)	+/- MVA		
Variation: IL, WY	1-Yr Monthly Avg Cap 2.40%		NO PARTIAL	Nursing Home Waiver		
	2-Yr Monthly Avg Cap No Cap		1035 X-CHANGES	where available		
	Guar. Min. Cap-5% & 7% (12% on 2-Year)					
	1-Yr Monthly Avg Part 45%					
	1-Yr. Interest Account: 3.25% (Guar min 2.00%)					
	Guar. Min. 3.00% on 87.50% Prem.					
	(where available and may vary by state)					
Market Booster Index	100% Participation	\$30,000 NQ	10% Free Withdrawal each	9 Years	0-80	8.00%
5% Premium Bonus for all premiums in first 5 Yrs.	Annual Reset S&P Cap	\$30,000 Q	year after 1st year	15-15-15-15-15-		
Not available in: CT, DE, MN, NY, OR, UT, WA, FPDA	1-Yr Daily Avg Cap 8.00%	(\$2,000 Min per sub-account)	Interest only immediately only	13-10-8-6		AK, IL: 7.00%
	1-Yr Point-to-Point Cap 7.00%		from fixed acct (\$250 min)	+/- MVA		
	2-Yr Monthly Avg Cap No Cap	(2K Min. thereafter)	NO PARTIAL	Nursing Home Waiver		
	Guar. Min. Cap-5% & 4% (12% on 2-Year)		1035 X-CHANGES	where available		
	1-Yr Monthly Avg Part 45%		5X5 Annuitization Optional			
	1-Yr. Interest Account: 3.25% (Guar min 2.00%)					
	Guar. Min. 3% on 87.50% Prem.					
	(where available and may vary by state)					
Market Ten Bonus Index	Annual Reset Participation Rate	\$30,000	10% Free Withdrawal each	10 Years	0-80	6.50%
7% Premium Bonus for all premiums in first 5 Yrs.	1-Yr Point-to-Point No Cap 30%	(\$2,000 min add'l prem)	year after 1st year	10-10-10-10-10-9-8-7-6-4		
Not Available in: AK, CT, DE, HI, IL, MA, MN, MS, NV, NY, OR, TN, UT, VA, WA	1-Yr Monthly Avg No Cap 50%		Interest only immediately only	+/- MVA		
	1-Yr Monthly Cap 2.60%		from fixed acct (\$250 min)	NO PARTIAL		
	2-Yr Point-to-Point Cap 16%		1035 X-CHANGES	Return of Premium,		
	1-Yr. Interest Account: 3.25% (Guar min 2.00%)		5X5 Annuitization Optional	Nursing Home Waiver		
	Guar Min. 1%-3% on 100% Prem. (Varies by state)			where available		
	Guar Min. Point-to-Point Par. Rate 20%					
	Guar Min. Averaging Par. Rate 50%					
FPDA						
Market Ten Index	Annual Reset Participation Rate	\$30,000	10% Free Withdrawal each	10 Years	0-80	8.50%
FPDA	1-Yr Point-to-Point No Cap 40%	(\$2,000 min add'l prem)	year after 1st year	10-10-10-10-10-9-8-7-6-4		
Not Available in: AK, CT, DE, HI, IL, MA, MN, MS, NV, NY, OR, TN, UT, WA	1-Yr Monthly Avg No Cap 60%		Interest only immediately only	+/- MVA		
	1-Yr Monthly Cap 2.85%		from fixed acct (\$250 min)	NO PARTIAL		
	2-Yr Point-to-Point Cap 18%		1035 X-CHANGES	Nursing Home Waiver		
	1-Yr. Interest Account: 4.00% (Guar min 2.00%)		5X5 Annuitization Optional	where available		
	Guar Min. 1%-3% on 100% Prem. (Varies by state)					
	Guar Min. Point-to-Point Par. Rate 20%					
	Guar Min. Averaging Par. Rate 50%					
FPDA						
Market Value Index	100% Participation	\$30,000 NQ	10% Free Withdrawal each	10 Years	0-80	10.00%
FPDA	Annual Reset S&P Cap	\$30,000 Q	year after 1st year	12-12-12-12-11-10-8-6-4-2		
Not available in: DE, UT	1-Yr Monthly Avg Cap 9.00%	(2K Min. thereafter)	Interest only immediately only	+/- MVA		AK, CT, MN, UT, WA: 8.50%
	1-Yr Point-to-Point Cap 7.50%		from fixed acct (\$250 min)	5x5 Annuitization Optional		
	2-Yr Monthly Avg Cap No Cap		5X5 Annuitization Optional	NO PARTIAL		
	Guar. Min. Cap-6% & 5%		1035 X-CHANGES	Nursing Home Waiver		
	1-Yr Monthly Avg Part 55%			where available		
	1-Yr. Interest Account: 3.85% (Guar min 2.00%)					
	Guar. Min. 3.00% on 87.5% Prem. (may vary by state)					
	(where available and may vary by state)					
Market Seven Index	100% Participation	\$30,000	10% Free Withdrawal each	7 Years	0-80	7.50%
FPDA	Annual Reset S&P Cap	(2K Min. thereafter)	year after 1st year	12-12-12-10-8-6-4-0		
Not available in: NY, OR	1-Yr Daily Avg Cap 9.00%		Interest only immediately only	+/- MVA		AK, CT, MN, WA: 7.00%
	1-Yr Point-to-Point Cap 7.50%		from fixed acct (\$250 min)	5x5 Annuitization Optional		
	2-Yr Monthly Avg Cap No Cap		5X5 Annuitization Optional	NO PARTIAL		
	Guar. Min. Cap-6% & 5%		1035 X-CHANGES	Nursing Home Waiver		
	1-Yr Monthly Avg Part 55%			where available		
	1-Yr. Interest Account: 3.75% (Guar min 2.00%)					
	Guar. Min. 3.00% on 87.5% Prem. (may vary by state)					
	(where available and may vary by state)					
Builder Bonus Index	100% Participation	\$30,000	10% Free Withdrawal each	9 Years	0-75	6.00%
8% Premium Bonus for all premiums in Year 1	Annual Reset S&P Cap	(2K Min. thereafter)	year after 1st year	9-8-7-6-5-5-4-5-3-5		
Available in: CT, DE, OR, UT, WA	1-Yr Daily Avg Cap 8.00%		Interest only immediately only	2.5-1.5-0		
	1-Yr Point-to-Point Cap 7.00%	(\$2,000 Min per sub-account)	from fixed acct (\$250 min)	NO PARTIAL		
	2-Yr Monthly Avg Cap No Cap		1035 X-CHANGES	Nursing Home Waiver		
	Guar. Min. Cap-5% & 4% (12% on 2-Year)			where available		
	1-Yr. Interest Account: 3.15% (Guar min 2.00%)					
	Guar. Min. 3% on 87.50% Prem.					
	(where available and may vary by state)					
Performance Bonus Index	100% Participation	\$30,000	10% Free Withdrawal each	9 Years	0-75	6.00%
5% Premium Bonus for all premiums in Year 1	Annual Reset S&P Cap	(2K Min. thereafter)	year after 1st year	9-8-7-6-5-5-4-5-3-5		
Available in: CT, DE, OR, UT, WA	1-Yr Daily Avg Cap 9.00%		Interest only immediately only	2.5-1.5-0		
	1-Yr Point-to-Point Cap 7.50%	(\$2,000 Min per sub-account)	from fixed acct (\$250 min)	NO PARTIAL		
	2-Yr Monthly Avg Cap No Cap		1035 X-CHANGES	Nursing Home Waiver		
	Guar. Min. Cap-5% & 4% (12% on 2-Year)			where available		
	1-Yr. Interest Account: 3.45% (Guar min 2.00%)					
	Guar. Min. 3% on 87.50% Prem.					
	(where available and may vary by state)					
Choice Four	Base Contract: 5.50%	\$30,000	Prior 12 months interest	9 Years	0-85	6.00%
Not Available in: AK, CT, IN, KY, MD, MA, MN, NY, OK, OR, TX, UT, VT, WA	MVA Option: 5.50%		Interest income available immed.	9-8-8-7-6-5-4-3-2		
	Liquidity Option: 5.00%		5X5 Annuitization Optional	Nursing Home where available		ages 81-85
	Liquidity & MVA Option: 5.00%		MVA Option: includes 1.50% Prem Bonus & MVA	6 Years w/ Liquidity Option		5.00%
1.50% Prem Bonus-see MVA Option	Guar. Min. 3% on 100% Prem.		Liquidity Option: 6 Year Surrender and 10% withdrawal	9-8-8-7-6-5		
Certainty Select	First Year Base Rate					
SPDA	3 Year 3.25% 3.25%	\$30,000	Cumulative Interest Earned	10-10-9-9-8-8-7-7-6-5	0-90	3 yr 2.00%
Not available in: CT, OR, UT, WA	5 Year: 4.50% 4.50%			Surrender fee matches		5 yr 3.00%
	6 Year: 6.50% 4.50%			Guar period		6 yr 3.00%
	8 Year: 9.00% 5.00%			Plus or minus MVA		8 yr 3.00%
See State Variation in: CT, IN, MN	10 Year: 6.00% 6.00%			30 day window prior		10 yr 3.00%
	Guaranteed Min. 2.15% (varies by state)			to rate guarantee period anniv.		Ages 81-90
				Nursing Home waiver where available (Issue age <81)		Reduced by 25%

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