

Traditional Fixed Annuity with 10% Free Withdrawals and MVA Options From EquiTrust Life Insurance Company®

3.60%

Interest (year 1)

2.00%

Lifetime Guaranteed Minimum

(6 year surrender charge period)

5.50% MGA Commission

(ages 0-80)

Reduced Commission

(ages 81-85)

Brokerage Call us Today for More Details! 888-591-1341 www.oaktreeus.com

Rates subject to change. Surrender of the contract may be subject to surrender charge and market value adjustment. Withdrawals before age 59 1/2 may result in a 10% IRS penalty tax. Product features and riders may vary by state. Product not available in all states. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Contract issued on contract form Series ET-SPA-2000(11-04). Group Certificates issues on Form Series ET-SPA-2000CE(11-04). EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**