EquiTrust®
Life Insurance Company

CERTAINTY SELECT®

Single premium deferred annuity with multi-year rate guarantees

A fixed guarantee period means you can enjoy predictable growth of your savings.

When you look into the future, what do you see? Road trips, relaxation, recreation? Ensuring you have the financial resources to accomplish your goals means you need a strategy.

At EquiTrust, helping you secure your future is our priority. We make it possible with a vehicle that offers a locked-in rate, tax-deferred earnings and protection from market risk — Certainty Select®, a multi-year guarantee annuity.

WHAT IS CERTAINTY SELECT?

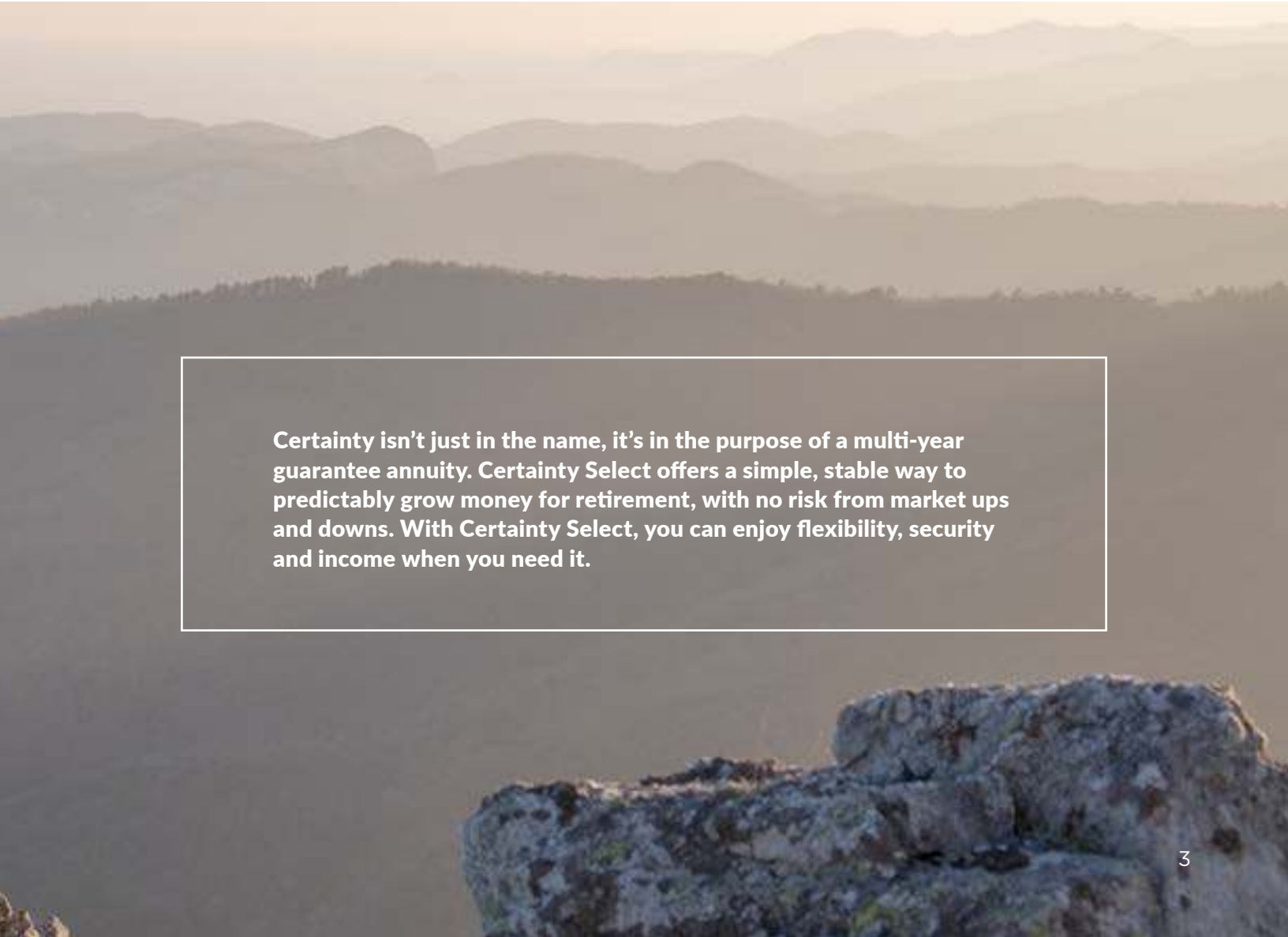
Certainty Select is single premium deferred annuity. That means you start your contract with a single, lump-sum payment. Your contract grows on a tax-deferred basis over time until you're ready to use the money you've accumulated.

Certainty Select is a fixed annuity that gives you choices — of guarantee period and payout options — designed to fit your stage of life. You can purchase Certainty Select at any age up to and including age 90. Any person named as the annuitant must also be age 90 or below.

FEATURES OF CERTAINTY SELECT

Your Certainty Select contract offers important advantages designed to help you prepare for the future:

- Locked-in, guaranteed interest rate for predictable growth over a specified time period
- Safety from market risk
- Tax-deferred earnings
- Ability to avoid probate
- Free withdrawals of cumulative interest at any time



Certainty isn't just in the name, it's in the purpose of a multi-year guarantee annuity. Certainty Select offers a simple, stable way to predictably grow money for retirement, with no risk from market ups and downs. With Certainty Select, you can enjoy flexibility, security and income when you need it.

HOW DOES CERTAINTY SELECT WORK?

Certainty Select offers you a choice of guarantee periods — 3, 5, 6, 8 and 10 years. Your interest rate is locked in for the duration of the guarantee period you select.

Money when you need it

You can withdraw cumulative interest at any time without paying any charges. Certainty Select offers a range of other ways you can access your earnings:

- At the end of the guarantee period, you may surrender all or part of your contract within 30 days prior to the end of the term with no surrender charges. Surrenders outside of the 30-day window are subject to a surrender charge. Surrender charges start at 10% and decline through the guarantee period.[1]

- Through the Nursing Home Waiver Rider, after the first year, if you're confined to a qualified hospital or nursing care center for 90 days or more, surrender charges will be waived during the confinement. This no-cost rider is available at issue through age 80.

- With the no-cost Terminal Illness Rider, if you're diagnosed with a terminal illness, surrender charges will be waived for a withdrawal of up to 75% of your Accumulation Value.

- If you die before the guarantee period ends, your beneficiary(ies) may elect to receive the Accumulation Value immediately, avoiding probate.

Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59½.

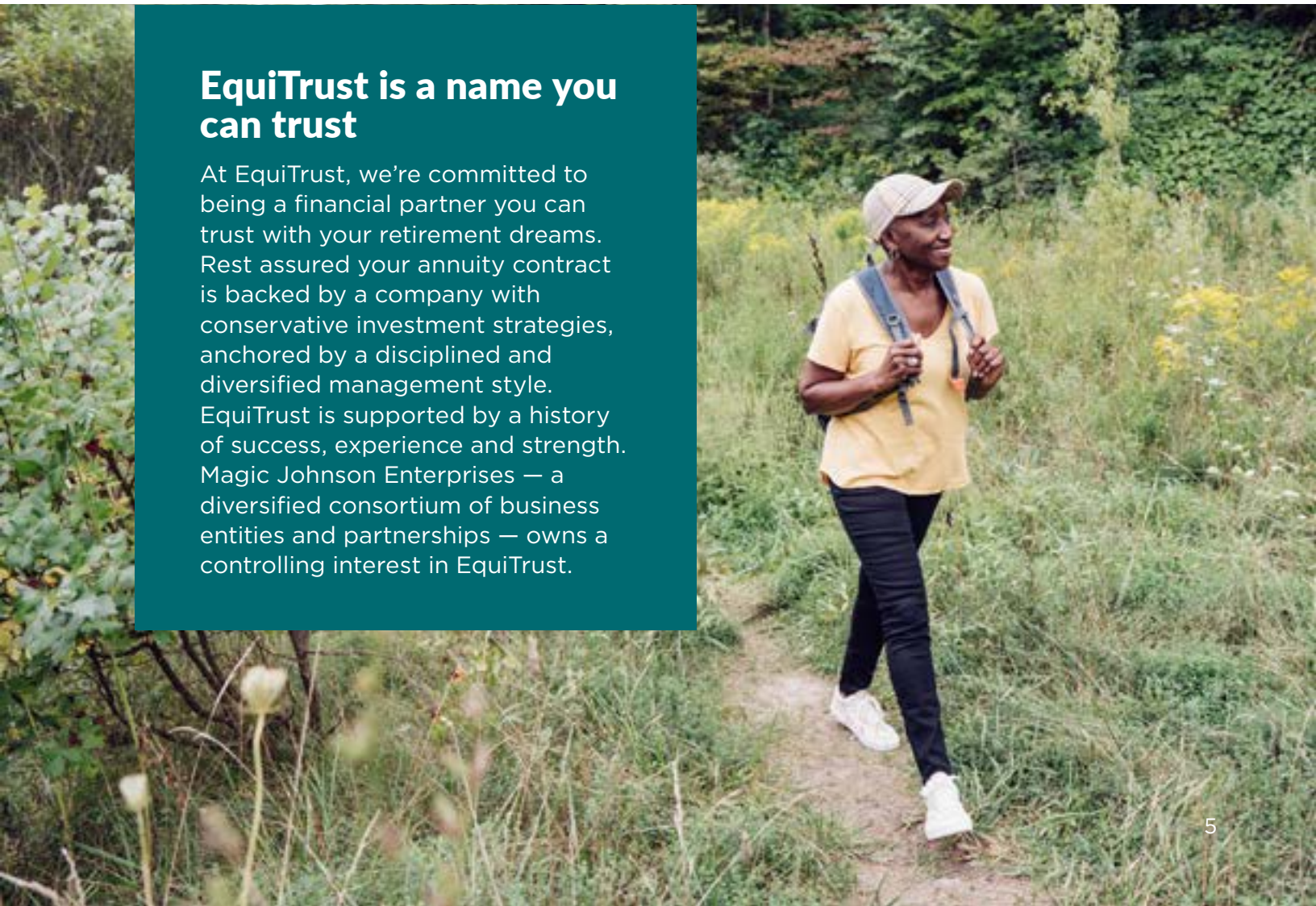
Market Value Adjustment

The Market Value Adjustment (MVA) is applied to both early surrenders and withdrawals that exceed the free-withdrawal amount. An MVA can either increase or decrease the amount you'll receive from a surrender or excess withdrawal based on the change in interest rates after the issue date of the contract. This feature allows EquiTrust to credit a higher rate of interest to your annuity. Ask your agent for more details on the MVA, or refer to your contract.

FLEXIBLE ACCUMULATION OPTIONS

With Certainty Select, you have control of how your money is used. Before the end of your guarantee period, you'll have a 30-day window to decide what to do with your Accumulation Value. You may take no action and keep your contract for another guarantee period[3] or choose one of these three options:

- Receive scheduled payments for a specified period that is at least 10 years, or life
- Make a partial withdrawal
- Collect the full amount plus accumulated interest



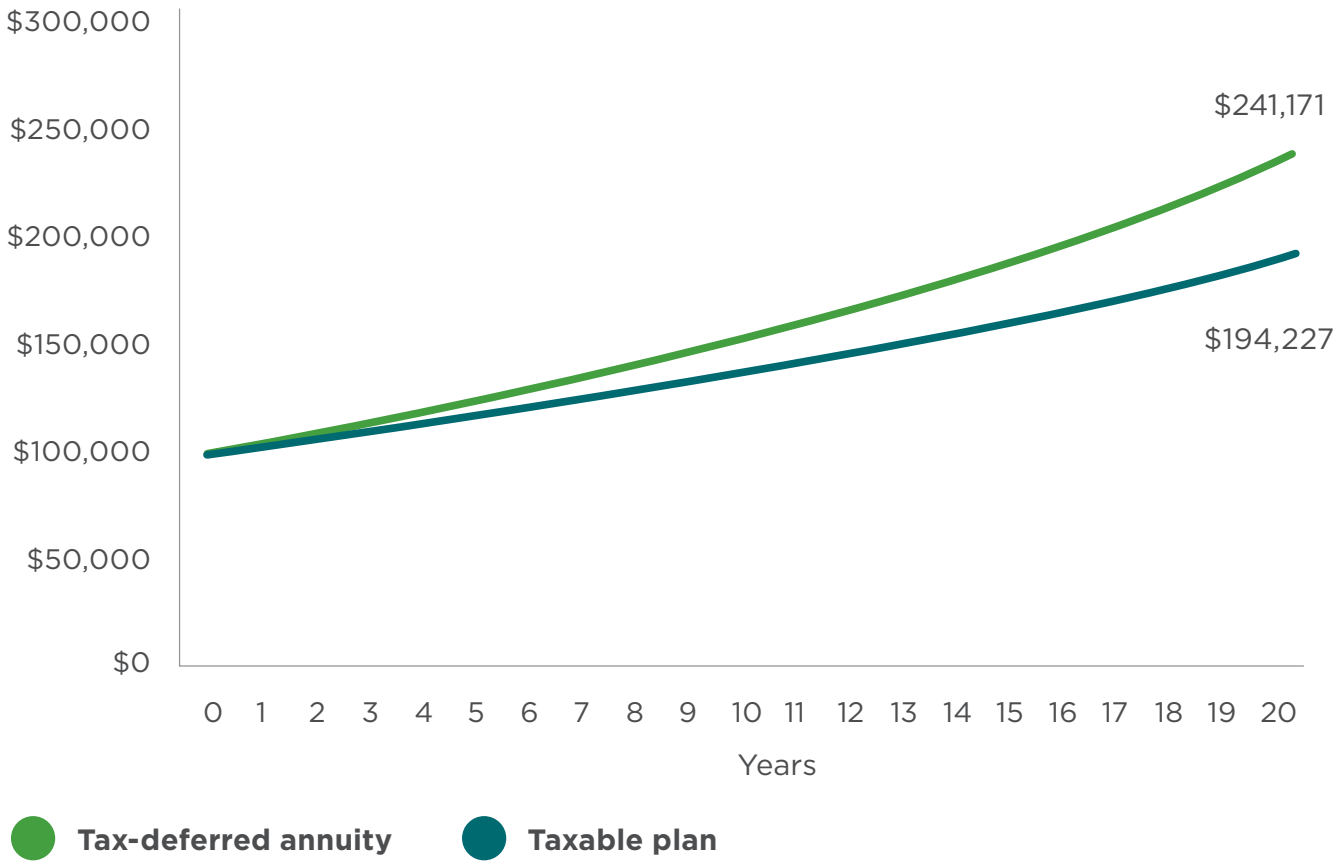
EquiTrust is a name you can trust

At EquiTrust, we're committed to being a financial partner you can trust with your retirement dreams. Rest assured your annuity contract is backed by a company with conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust.

THE VALUE OF TAX DEFERRAL

You begin your Certainty Select contract by making 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. When the value of your contract is not being reduced by taxes, more of your money remains in your contract to earn interest each year. That means greater value for you.

Let's look at the value of tax deferral by comparing a taxable plan vs. a tax-deferred annuity.



For illustration purposes, compare the results on a $100,000 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 20 years would be $205,879 assuming no surrender charges or IRS penalty tax.

Free-look period

After your Certainty Select contract is issued, you have a specified number of days to review it; see your contract for complete details. If you are not completely satisfied with the terms, you may return the contract and receive 100% of your premiums paid, less any prior withdrawals.

Want to learn more about Certainty Select?
This brochure includes only a summary of the product. Availability and certain features and benefits may vary by state. Ask your agent/producer for complete contract provisions and details before purchasing.

[1] Surrender charges may vary by state. Surrender of the contact may be subject to surrender charges or Market Value Adjustment. Surrender charges are a percentage of the Accumulation Value and decline annually. The surrender charge period matches the guarantee period: 10, 10, 9, 9, 8, 8, 7, 7, 6 and 5%; in AK, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC,TX, UT and WA: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5%; in CT: 10, 9, 8, 7, 6, 5, 4, 3, 2 and 1%; in CA: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 0.9%.

[2] Market Value Adjustment may not apply in all states.

[3] Variations apply for certain states. In Florida, at the end of the guarantee period, the contract automatically renews with an annually declared fixed rate and no surrender charges or MVA. In Alaska, Alabama and South Carolina, at the end of the guarantee period, you may choose to begin a new guarantee period (with surrender charges and MVA in effect) or renew with an annually declared fixed rate and no surrender charges or MVA. If no action is taken, the contract will default to the annually declared fixed rate.

Contract issued on Contract Form Series ET-MYG-2000(06-09) (not available in OR), or ICC13-ET-MYG-2000(07-13). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03), ICC16-ET-TI(10-16) or ET-TI(10-16).

This brochure briefly highlights EquiTrust Life Insurance Company's Certainty Select single premium deferred annuity contract and its benefits. Product features, riders and availability may vary by state. 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 agent/producer. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. IRAs/qualified plans are already tax deferred; consider other annuity features.

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Life Insurance Company

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