

An annuity offering  
guaranteed payments for  
the period you choose

## CONFIDENCE INCOME ANNUITY<sup>®</sup>

For stable, guaranteed cash flow. Retirement income  
when you need it.

## EquiTrust Is a Name You Can Trust

When you choose EquiTrust as a financial partner, you can rest assured your annuity contract is backed by conservative investment strategies anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength; we're a Guggenheim Partners company – a global financial services firm with more than \$125 billion under management.

Americans are now spending a greater portion of their lives in retirement, and the challenge to stretch financial resources over longer periods of time requires careful preparation.

Most financial instruments do not guarantee a steady flow of income for either a lifetime, or a specific period of time. However, a smart retirement income strategy is one that includes guaranteed payments and ongoing income protection for a spouse or other dependents.

Achieve guaranteed, regular income with *confidence* – **CONFIDENCE INCOME ANNUITY**.

### Customized Income

**CONFIDENCE INCOME** is a means to convert a lump sum into a series of predictable income payments, without market risk. It is appropriate if you are in or nearing retirement and wish to convert accumulated assets into a periodic income. Your income payments from this annuity are guaranteed for the payment schedule you choose.

**CONFIDENCE INCOME** provides:

- Guaranteed<sup>1</sup> income payments
- Dependable and timely payments
- Income schedule suited to your needs

#### PAYMENT OPTIONS

You may choose one of these payment schedules:

- Payments for life only
- Payments for life with a fixed period from five to 20 years
- Payments for a fixed period from five to 20 years

Payments for life can be based on one or two lives. The amount and frequency of your payments will not change, regardless of changing conditions in the financial markets.

#### PAYMENT FREQUENCY

Payments may be made monthly, quarterly, semiannually or annually. Once payments begin, they must continue without interruption or change in amount and frequency. Withdrawals in addition to income payments are not available.

#### DIRECT DEPOSIT

Your income payments will be deposited to your bank directly, to either a checking or savings account. This automation assures that regardless of travel plans or hectic lifestyle, your payments can always be there.

## Taxation

If you purchase this contract with retirement-plan funds that are pre-tax, the income generated by this payment annuity will be taxable as the income is received.<sup>2</sup>

If you use after-tax funds to purchase this contract, you may benefit from tax advantages. Current tax laws define part of each annuity payment as a return of principal, and not taxable. The remaining interest portion of each payment is taxed as the payments are received. By extending the period over which you withdraw interest, you defer paying income taxes on the interest until the tax year in which you receive it. This partial exclusion from income taxation applies to each payment made under this contract. Your tax professional can offer you specific tax guidance.

## Getting Started

If you indicate that the payment is coming from more than one source, we will hold issue of the contract until all premium is received. Once the contract is issued, no additional premium may be added.

If you are not completely satisfied with the terms of your contract, you have a specified number of days after issue to return the contract to receive 100 percent of your premium. See your contract cover page for complete details.

## Description of Payment Options

- **Fixed Period Only** – Payments are made until the end of the Fixed Period (five to 20 years).

**SINGLE LIFE** – Payments are based on one life:

- **Life Only** – Payments are made as long as the Annuitant is living. Payments cease upon death of the Annuitant.
- **Life with Fixed Period** – Payments are made for the longer of the Annuitant's Life or the length of the Fixed Period.

**JOINT LIFE** – Payments are based on two lives:

- **Joint Life Only** – Payments are made as long as one or both Annuitants are living.
- **Joint Life with Fixed Period** – Payments are made for the longer of both Annuitants' lives or until the end of the Fixed Period.

If the Joint Life option is elected, payments can be customized to remain the same upon the first death or reduced by 25%, 33% or 50%.

## Ask Your Agent

Ask your agent about the variety of options **CONFIDENCE INCOME** offers for the stages of your life, or refer to your contract.

This is a summary only. **CONFIDENCE INCOME** may not be available in all states. In those states where it is available, certain provisions may vary or may not be available. Complete contract details are available from your EquiTrust Life agent.



**EquiTrust Life Insurance Company**

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West Des Moines, IA 50266-2521  
877-249-3694

<sup>1</sup> Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

<sup>2</sup> Electing payments from a qualified plan for a fixed number of years that exceeds your life expectancy may result in adverse tax consequences. Consult your tax professional.

Contract issued on Contract Form Series ET-SPIA(08-06).

This brochure briefly highlights EquiTrust Life Insurance Company's Confidence Income Single Premium Immediate Annuity and its benefits. 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, contract your EquiTrust Life agent.

**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.**