



INTEGRITY STRENGTH INNOVATION



EquiTrust[®]
Life Insurance Company



You know where you're going, and we can help you get there.

Just as the world continues to change and grow, EquiTrust Life Insurance Company® remains in motion. We're dedicated to providing you with new financial ideas to help meet your specific needs. And we do it all by standing true to our principles and offering the integrity you look for in an insurance company.

A Name You Can Trust

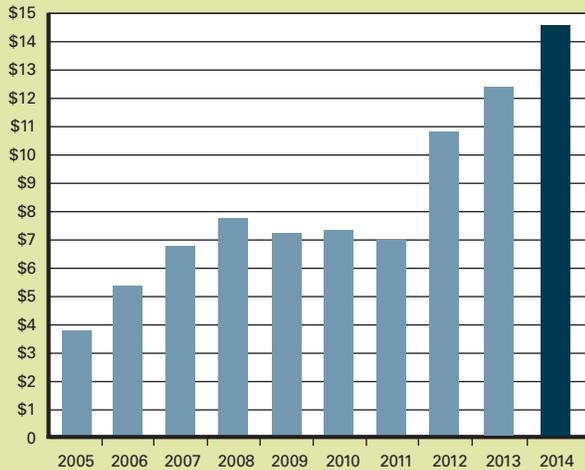
As you invest in your future and plan for long-term financial peace of mind, you look to a name you can trust. And when you're searching for a company that demonstrates integrity, strength and innovation – one that can help you meet your financial objectives – look no further than EquiTrust Life Insurance Company. We put you first.

Guggenheim Partners is involved in the management of the EquiTrust Life investment portfolio. Guggenheim Partners is a global investment and advisory firm with more than \$220 billion¹ in assets under management.

Financial Highlights

EquiTrust Life's investment strategies are anchored by a disciplined and diversified management style. The strength and success of our portfolio are evidence of our proficiency in the investment industry.

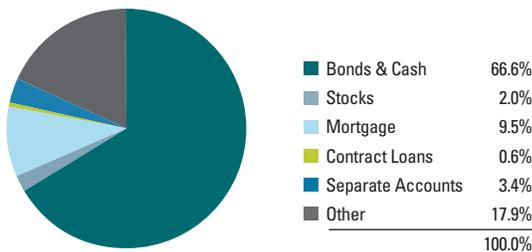
GROWTH OF TOTAL ASSETS (BILLIONS)



Since 2005, EquiTrust Life's total invested assets have increased from \$3.7 billion to \$14.5 billion² at year end.

CURRENT INVESTED ASSETS

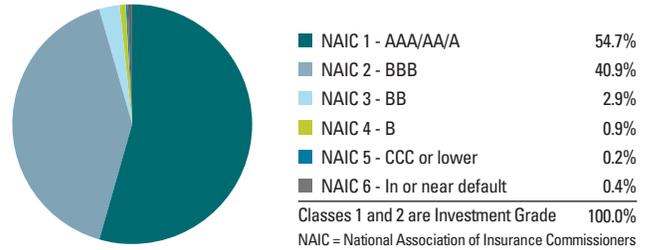
\$14.5 Billion



EquiTrust Life's investment portfolio provides the company with liquidity and income – and has increased steadily. Over 77% of the portfolio is made up of bonds, mortgages and cash.

INVESTMENT CLASS

95.6% Investment Grade



A strong concentration of investment-grade holdings provides assurance that the guarantees associated with EquiTrust products are honored. Over 95% of the investment portfolio is investment grade.

Company Solvency

Our solvency ratio is strong – now \$106.87.³ The Solvency Ratio expresses financial soundness and a company's ability to meet policy obligations as they come due. Assets divided by each \$100 in liabilities result in a solvency ratio, expressed as a dollar figure. Assets are bonds, stocks, cash and short-term investments; liabilities exclude separate accounts. The higher the amount, the stronger the company's position to cover unforeseen emergency cash requirements.

Capital Strength

EquiTrust Life is committed to meeting the financial obligations of our customers. Our goal is to be well capitalized through a range of economic scenarios, including prolonged downturns. Based on capital standards closely watched by insurance-industry regulators, EquiTrust Life is strongly capitalized and well positioned to fulfill our promises to our customers.

Company Ratings

Based on its financial strength, EquiTrust Life has been awarded high marks by leading sources of insurer ratings.

EQUITRUST LIFE INSURANCE COMPANY RATING

Standard & Poor's⁴

A.M. Best Company⁵

BBB+ (Good)

B++ (Good)

The ratings reflect current independent opinions of the Company's financial capacity to meet the obligations of its insurance policies and contracts. They are based on quantitative and qualitative evaluations of EquiTrust Life and its management strategy.



EquiTrust Life Insurance Company

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We're Ready When You Are

You can rest assured that our service to you will be prompt, fair, reliable and accurate. We take pride in our responsiveness and our dedication to offering products and services that help meet your changing financial needs and objectives.

EquiTrust Life is here for you. Because you know where you're going, and it's our job to help you get there.

¹ Assets under management are as of September 30, 2014 and include consulting services for clients whose assets are valued at approximately \$37 billion.

² Assets as of December 31, 2014, on a statutory basis.

³ Solvency ratio as of December 31, 2014.

⁴ Standard & Poor's Rating Services "BBB+" (Good) rating as of October, 2011. Standard & Poor's has eight financial strength ratings assigned to solvent insurance companies: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak). Plus (+) or minus (-) modifiers show the relative standing within the categories from AA to CCC.

⁵ A.M. Best "B++" (Good) rating as of August 18, 2012. A.M. Best has 13 active-company insurance company ratings and reflect the current and independent opinion of a company's ability to meet its obligations to policyholders, and are derived by evaluating a company's balance sheet strength, operating performance and business profile. A "B++" rating is the fifth highest of the active-company ratings. The A.M. Best rating scale is A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor). A.M. Best's ratings are not a warranty of an insurer's current or future ability to meet obligations to policyholders, nor are they a recommendation of a specific policy, contract, rate or claim practice.