

This schedule amends and supersedes all previous schedules and applies to all annuity policies received on or after the effective date. Commission reductions may apply to special programs. Commissions for any product not identified below shall be 0%. **The following commissions are effective for all states where products are approved. Check state approvals at www.EquiTrust.com.**

Product	Year 1	
MarketTwelve Bonus Index	9.00%	
MarketPower Bonus Index	8.50%	7.00% AK/IL
MarketBooster Index	6.00%	3.00% Additional Premium Yrs 2-5
MarketValue Index	6.50%	3.25% Additional Premium Yrs 2-5
MarketSeven Index	5.50%	2.75% Additional Premium Yrs 2-3
Confidence Income	3.00%	
ChoiceFour	5.50%	Ages 0-80
	4.125%	Ages 81-85
Certainty / Certainty Select	3.00%	Ages 0-80
	2.25%	Ages 81-90

**Additional Provisions:
Chargebacks**

All commissions will be reversed under the following circumstances:

	During Months	All products excluding Confidence Income
Upon the death of any owner or surrender	0-6	100%
Upon the death of any owner or surrender	7-12	50%

Any commissions paid after the date of death will be reversed 100%.

Commissions Arising from Business Solicited by Agents Under Your Supervision

Commissions on business solicited by agents determined by EquiTrust Life to be under your supervision will not be earned unless you are appointed with EquiTrust Life in the state of issue within ninety (90) days of the effective date of the contract. Your commissions on such business will be calculated assuming scheduled commissions to all agents in the supervisory stream as determined by EquiTrust Life are earned and paid.

Regardless of any other provision of this contract, no commissions will be earned by you on any business solicited by any agent not determined by EquiTrust Life to be under your supervision for such solicitation.

Contracts issued on Contract Form Series ET-MPP-2000(02-05) with Rider ET-AVBR(06-09) and Rider ET-IMVA(7-09), ET-MPP-2000(02-05) with Rider ET-IMVA(7-09), ET-EIA-2000(02-05) with Rider ET-IMVA(7-09), ET-MK7-2000(02-05) with Rider ET-IMVA(7-09), ET-MKB-2000(07-05) with Rider ET-AVBR(06-09) and Rider ET-IMVA(7-09), 430-SPA(08-03), ET-MYG-2000(11-05) or ET-MYG-2000(06-09), ET-SPA-2000(11-04), ET-SPIA(08-06). Group Contracts issued on Form Series ET-MPP-2000C(01-07) with Rider ET-AVBR(06-09) and Rider ET-IMVA(7-09), ET-MPP-2000C(01-07) with Rider ET-IMVA(7-09), ET-EIA-2000C(01-07) with Rider ET-IMVA(7-09), ET-MK7-2000C(01-07) with Rider ET-IMVA(7-09), ET-MKB-2000C(01-07) with Rider ET-AVBR(06-09) and Rider ET-IMVA(7-09), ET-MYG-2000C(06-09), ET-SPA-2000CE(11-04), ET-SPIAC(08-06).