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**WealthSure Life™**

*An Interest Sensitive Single Premium Whole Life Insurance Product*

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**A Life Insurance Illustration Prepared for**  
Valued Client

**Insured**  
Valued Client

**Agent/Representative**  
Mark Finken  
108 N 2nd St  
Missouri Valley, IA 51555

**Prepared on**  
December 21, 2010



**EquiTrust Life Insurance Company**  
5400 University Avenue  
West Des Moines, IA 50266  
800-811-9733

Policy Owner	Valued Client
Insured	Valued Client, Female Non-Tobacco Issue Age 65
Initial Face Amount	\$189,000
Single Premium	\$100,000

### NARRATIVE SUMMARY

This illustration describes the highlights of EquiTrust Life's Interest Sensitive Single Premium Whole Life Insurance product and its benefits. Certain limitations and conditions apply to the coverage described. **This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.** The guarantees expressed in this illustration are based on the claims-paying ability of EquiTrust Life Insurance Company. Contact your EquiTrust Life agent or EquiTrust Life for more information.

#### General Policy Description

Nonparticipating	This policy is nonparticipating. Nonparticipating means that the policy owner will not share in the Company's surplus or profits. Dividends are not paid on this policy.
Premiums	This is a single premium policy. No additional premiums after the initial single premium will be allowed.
Death Benefit	This is the greater of the initial face amount listed on the policy data page minus any loan balance, or the accumulation value multiplied by the minimum required death benefit percentage for the insured's attained age minus any loan balance.
Loan Balance	This is the amount of any outstanding policy loans, plus any accrued and unpaid interest. Any loan balance will be deducted from the proceeds at death or surrender.
Accumulation Value	This is the value of the Single Premium minus the Policy Expense Charge, adjusted monthly by adding interest and subtracting the monthly fee and cost of insurance charge. Any partial withdrawal taken will be subtracted from the accumulation value, including any applicable surrender charge.
Interest	The minimum guaranteed interest rate used in calculating the accumulation value is shown on the policy data page. We may at any time declare additional interest on these funds, but the rate will never be less than the minimum guaranteed interest rate. The non-guaranteed interest rate used in this illustration is 4.9%
Cost of Insurance (COI) Charge	This is the monthly charge for insurance protection, and is based on the cost of insurance rate multiplied by the net amount at risk. The COI rate is declared periodically by the Company to reflect expected experience, and may increase or decrease, but can never exceed the guaranteed maximum cost of insurance rates in your policy.
Net Amount at Risk	This is the death benefit amount less accumulation value.
Cash Surrender Value	This is the greater of the accumulation value minus surrender charge, or the guaranteed tabular cash value, less any loan balance.

## WealthSure Life

An Interest Sensitive Single Premium Whole Life Insurance Product

EquiTrust Life Insurance Company

Life Insurance Illustration



Guaranteed Tabular Cash Value	This is the minimum cash value as determined by the Standard Nonforfeiture Law. The cash surrender value will be no less than the guaranteed tabular cash value.
Modified Endowment Contract (MEC)	A Modified Endowment Contract (MEC) is a contract that qualifies as life insurance within the meaning of IRC section 7702, but fails to meet the 7-pay test prescribed in section 7702A. <b>A contract that qualifies as life insurance but fails to meet the 7-pay test still benefits from tax-deferred growth of the cash value and income tax-free death benefit to the beneficiary, but any distributions from the contract, including loans, partial withdrawals, assignments, and surrenders, will be taxed as income first, to the extent there is a gain in the contract, and may be subject to an additional 10% penalty if taken before age 59½.</b> You should contact a qualified tax advisor before you take a distribution from this policy to determine how the distribution will impact your personal tax situation.
Partial Withdrawal	You may take one partial withdrawal in any policy year. The amount withdrawn must be at least \$500, and no greater than an amount equal to the cash surrender value less \$5,000. A partial withdrawal will reduce your face amount in proportion to the amount withdrawn. A \$25 fee will be deducted from each partial withdrawal.
Penalty-free withdrawal	After the first policy year, no surrender charge will be deducted from the first 5% of any partial withdrawal. Any unused portion of this amount may not be carried over to any subsequent policy year. If the policy is subsequently surrendered, the surrender charge will be applied to any portion of the partial withdrawal which did not incur a surrender charge in the same policy year.
Policy Loans	After the first policy year, you may borrow up to the available loan value of your policy. The available loan value is the cash surrender value as of the date of the loan, less the loan interest on the total loan amount from the date of the loan to the next policy anniversary. Any Loan Balance will be deducted from the proceeds at death or surrender. Loan interest is the interest on the amount loaned, which is charged from the date of the loan. Loan interest is payable annually in arrears on each policy anniversary. You may pay all or part of the loan and accrued interest at any time. Your Accumulation Value, to the extent of any Loan Balance, will be credited at a rate no less than the minimum credited rate. The Loan Balance is not eligible for Index Credits. The loan interest may vary but will not exceed the greater of the monthly average of the composite yield of seasoned corporate bonds as published by Moody's Investors Service, Inc., or 6%.
Policy Lapse from Loan	If you do not pay back the entire loan interest when due, the unpaid loan interest will be added to the Loan Balance, and interest will be charged on the accrued interest as well. <b>If the Loan Balance grows to the point where it exceeds the cash surrender value, this policy will lapse.</b>

### Description of terms on the Numeric Summary and Tabular Detail pages

EOY Age	This is the age of the insured at the end of the policy year.
Cash Surr Value	This is the cash surrender value.
Policy Year	This is the end of the year listed since the policy was issued

## WealthSure Life

### *An Interest Sensitive Single Premium Whole Life Insurance Product*

EquiTrust Life Insurance Company

Life Insurance Illustration

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Premium Outlay	This is the single premium. For policy years other than the first, a zero (0) will be shown because no additional premiums after the initial premiums will be allowed.
GUARANTEED	The GUARANTEED values on the Numeric Summary and Tabular Detail pages are determined by using the calculations for accumulation value, cash surrender value, and Death Benefit as stated in the policy form, assuming the COI charge is based on the maximum COI rate, and the interest credited is based on the minimum credited rate.
MIDPOINT	The MIDPOINT values on the Numeric Summary page are determined by using the calculations for Accumulation Value, cash surrender value, and Death Benefit as stated in the policy form, assuming the COI charge is based on the average of the non-guaranteed and guaranteed COI rates, and the interest credited is based on the average of the non-guaranteed and minimum credited rates.
NON-GUARANTEED	The NON-GUARANTEED values on the Numeric Summary and Tabular Detail pages are determined by using the calculations for Accumulation Value, cash surrender value, and Death Benefit as stated in the policy form, assuming the COI charge is based on the non-guaranteed COI rate, and the interest credited is based on the non-guaranteed credited rate. <b>THE NON-GUARANTEED VALUES ARE NOT GUARANTEED.</b> This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

### **Interest-Adjusted Cost Index**

The Interest Adjusted Cost Comparison Index provides one means of comparing the relative cost of two very similar policies sold by the same company or by different companies. Subject to the assumptions implicit in the Interest Adjusted Method, a low index number represents a lower cost than a higher one. The Surrender Cost Index considers how much an insured would pay in premiums and how much he would get back in cash value if he should surrender the policy after 10 years or 20 years, and the Net Payment Index considers how much he would pay if he continues to pay premiums and not take its surrender value. This Index also considers when premiums, and 10 year or 20 year cash values would be paid, by using a 5% interest factor. The Interest Adjusted Index does not consider (1) The value of the services of an agent or company; (2) The relative strength and reputation of the company; or (3) Small differences in the policy provisions.

	<u>Surrender Cost Index</u>		<u>Net Payment Index</u>	
	<u>Guaranteed</u>	<u>Non-Guaranteed</u>	<u>Guaranteed</u>	<u>Non-Guaranteed</u>
10-Year	23.57	17.12	65.26	64.00
20-Year	20.00	15.38	40.43	38.55

## WealthSure Life

An Interest Sensitive Single Premium Whole Life Insurance Product

EquiTrust Life Insurance Company

Life Insurance Illustration



### Accelerated Death Benefit Rider

Description	This policy includes an Accelerated Death Benefit rider at no extra premium charge. With this rider the policy owner may elect to receive some or all of the Death Benefit of the policy prior to the death of the insured if the insured is diagnosed as terminally ill or chronically ill. Terminally Ill means an individual who has been certified by a Physician as having an illness or physical condition which can reasonably be expected to result in death in 12 months or less after the date of certification. Chronically Ill means a person who has been certified by a Physician as: 1) being unable to perform, without substantial assistance, at least two of six Activities of Daily Living (ADL) for at least 90 days due to a loss of functional capacity; or 2) requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment.
Taxability of Benefits	The terminal illness benefit and the monthly Nursing Care Confinement and Chronic Care benefits are intended to be tax-free to the policy owner. The lump sum benefit for Nursing Care Confinement and Chronic Care will be taxable. You should contact a qualified tax advisor before you elect to accelerate the Death Benefit to determine how the acceleration will impact your personal tax situation.
Terminal Illness Benefit	The policy owner may elect once to accelerate up to the Death Benefit at the time of election if the insured is diagnosed as terminally ill. The benefit will be adjusted by a lump-sum discount factor, a one-time administrative fee and any outstanding Loan Balance. The lump sum discount Factors for each benefit are: Terminal Illness (95%), Nursing Care Confinement (85%), Chronic Care (75%). The administrative fee is \$250.
Nursing Care Confinement Benefit	The policy owner may elect once to receive 1/36 of the Death Benefit at the time of election in monthly payments for 36 months if the insured is diagnosed as chronically ill and confined to a qualified nursing facility. The benefit will be adjusted by the administrative fee, and any outstanding Loan Balance. If the insured dies before 36 months, the remaining face amount will be paid upon death of the insured. In lieu of monthly payments, the owner may elect to accelerate up the face amount as a lump sum. The lump sum for this benefit will be adjusted by a discount factor, a one-time administrative fee of \$250, and any outstanding Loan Balance.
Chronic Care Benefit	The policy owner may elect once to receive 1/60 of the Death Benefit at the time of election in monthly payments for 60 months if the insured is diagnosed as chronically ill. The benefit will be adjusted by the administrative fee, and any outstanding Loan Balance. If the insured dies before 60 months, the remaining face amount will be paid upon death of the insured. In lieu of monthly payments, the owner may elect to accelerate up the face amount as a lump sum. The lump sum for this benefit will be adjusted by a discount factor, a one-time administrative fee of \$250, and any outstanding Loan Balance.

### **Accelerated Death Benefit Payment Examples based on the initial Face Amount, with no Policy Loans**

Accelerated Benefit	Monthly Benefits	Lump Sum (based on % of DB accelerated)		
		50% of DB	75% of DB	100% of DB
Terminal Illness	n/a	\$89,525	\$134,413	\$179,300
Nursing Care Confinement	\$5,243.06	\$80,075	\$120,238	\$160,400
Chronic Care	\$3,145.83	\$70,625	\$106,063	\$141,500

**WealthSure Life**

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Life Insurance Illustration



**NUMERIC SUMMARY**

Valued Client  
Female Non-Tobacco Issue Age 65

EOY Age	Policy Year	Premium Outlay	GUARANTEED		MIDPOINT		NON-GUARANTEED	
			Cash Surr Value	Death Benefit	Cash Surr Value	Death Benefit	Cash Surr Value	Death Benefit
70	5	0	89,505	189,000	91,514	189,000	95,905	191,810
75	10	0	104,069	189,000	107,333	189,000	119,319	199,949
85	20	0	134,073	189,000	134,073	189,000	159,429	214,113
70	5	0	89,505	189,000	91,514	189,000	95,905	191,810

**\*\*\* THIS POLICY IS CLASSIFIED AS A MODIFIED ENDOWMENT CONTRACT (MEC) \*\*\***

To be signed by the applicant:

**I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The agent has told me they are not guaranteed.**

\_\_\_\_\_  
Applicant's Signature (Required)

\_\_\_\_\_  
Date

To be signed by the agent:

**I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration**

\_\_\_\_\_  
Agent's Signature (Required)

\_\_\_\_\_  
Date

# WealthSure Life

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 EquiTrust Life Insurance Company  
 Life Insurance Illustration



## TABULAR DETAIL

Valued Client

Female Non-Tobacco Issue Age 65

Initial Face Amount

\$189,000

EOY Age	Policy Year	Premium Outlay	GUARANTEED			NON-GUARANTEED		
			Accumulation Value	Cash Surr Value	Death Benefit	Accumulation Value	Cash Surr Value	Death Benefit
66	1	\$100,000	87,857	79,072	189,000	88,368	79,531	189,000
67	2	0	89,185	81,274	189,000	91,709	83,455	189,000
68	3	0	90,460	83,967	189,000	95,077	87,471	189,000
69	4	0	91,671	86,711	189,000	98,530	91,633	190,162
70	5	0	92,806	89,505	189,000	102,027	95,905	191,810
71	6	0	93,849	92,347	189,000	105,595	100,315	193,450
72	7	0	94,778	95,230	189,000	109,260	104,889	195,138
73	8	0	95,575	98,148	189,000	112,982	109,592	196,701
74	9	0	96,221	101,094	189,000	116,737	114,402	198,335
75	10	0	96,689	104,069	189,000	120,524	119,319	199,949
76	11	0	96,951	107,069	189,000	124,330	124,330	201,415
77	12	0	96,972	110,089	189,000	128,163	128,163	202,882
78	13	0	96,712	113,124	189,000	132,019	132,019	204,365
79	14	0	96,123	116,175	189,000	135,899	135,899	205,752
80	15	0	95,150	119,236	189,000	139,801	139,801	207,185
81	16	0	93,672	122,308	189,000	143,733	143,733	208,556
82	17	0	91,535	125,350	189,000	147,705	147,705	209,889
83	18	0	88,627	128,322	189,000	151,643	151,643	211,391
84	19	0	84,814	131,226	189,000	155,542	155,542	212,782
85	20	0	79,882	134,073	189,000	159,429	159,429	214,113
86	21	0	73,674	136,847	189,000	163,365	163,365	215,641
87	22	0	65,764	139,578	189,000	167,168	167,168	216,984
88	23	0	55,555	142,230	189,000	170,890	170,890	218,227
89	24	0	42,446	144,731	189,000	174,535	174,535	219,565
90	25	0	25,735	147,085	189,000	178,148	178,148	220,904
91	26	0	5,001	149,327	189,000	181,881	181,881	222,440
92	27	0	0	151,616	189,000	185,800	185,800	224,075
93	28	0	0	154,022	189,000	189,841	189,841	225,531
94	29	0	0	156,399	189,000	194,095	194,095	226,897
95	30	0	0	158,630	189,000	198,610	198,610	228,601
96	31	0	0	160,597	189,000	203,439	203,439	230,700
97	32	0	0	162,253	189,000	208,718	208,718	232,930
98	33	0	0	163,595	189,000	214,551	214,551	235,148
99	34	0	0	164,874	189,000	221,258	221,258	237,189
100	35	0	0	166,358	189,000	229,215	229,215	240,676

**WealthSure Life**

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 Life Insurance Illustration



**TABULAR DETAIL**

Valued Client

Female Non-Tobacco Issue Age 65

Initial Face Amount

\$189,000

Attained Age	Policy Year	Premium Outlay	GUARANTEED			NON-GUARANTEED		
			Accumulation Value	Cash Surr Value	Death Benefit	Accumulation Value	Cash Surr Value	Death Benefit
101	36	0	0	167,872	189,000	237,221	237,221	249,082
102	37	0	0	169,331	189,000	245,238	245,238	257,500
103	38	0	0	170,735	189,000	253,221	253,221	265,882
104	39	0	0	172,073	189,000	261,121	261,121	274,177
105	40	0	0	173,336	189,000	268,883	268,883	282,327
106	41	0	0	174,506	189,000	276,456	276,456	290,279
107	42	0	0	175,575	189,000	283,968	283,968	298,166
108	43	0	0	176,554	189,000	291,514	291,514	306,089
109	44	0	0	177,450	189,000	299,095	299,095	314,050
110	45	0	0	178,276	189,000	306,718	306,718	322,054
111	46	0	0	179,023	189,000	314,471	314,471	330,195
112	47	0	0	179,686	189,000	322,421	322,421	338,542
113	48	0	0	180,287	189,000	330,571	330,571	347,100
114	49	0	0	180,873	189,000	338,928	338,928	355,874
115	50	0	0	181,491	189,000	347,495	347,495	364,870
116	51	0	0	182,041	189,000	356,279	356,279	374,093
117	52	0	0	182,566	189,000	365,286	365,286	383,550
118	53	0	0	183,069	189,000	374,520	374,520	393,246
119	54	0	0	183,528	189,000	383,987	383,987	403,186
120	55	0	0	184,192	189,000	393,694	393,694	413,378
121	56	0	0	189,000	189,000	403,646	403,646	423,828