

SERFF Tracking Number: FBLA-126062706 State: Arkansas
 Filing Company: EquiTrust Life Insurance Company State Tracking Number: 41800
 Company Tracking Number: ET-MKB-2000(07-05) SOV
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: ET-MKB-2000(07-05) SOV
 Project Name/Number: ET-MKB-2000(07-05) SOV/ET-MKB-2000(07-05) SOV

Filing at a Glance

Company: EquiTrust Life Insurance Company
 Product Name: ET-MKB-2000(07-05) SOV SERFF Tr Num: FBLA-126062706 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Filed- State Tr Num: 41800
 Variable Closed
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: ET-MKB-2000(07-05) State Status: Filed-Closed
 SOV
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Stacie Baker Disposition Date: 03/16/2009
 Date Submitted: 03/10/2009 Disposition Status: Filed-Closed
 Implementation Date Requested: Implementation Date:

General Information

Project Name: ET-MKB-2000(07-05) SOV Status of Filing in Domicile: Authorized
 Project Number: ET-MKB-2000(07-05) SOV Date Approved in Domicile: 03/09/2009
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 03/16/2009 Explanation for Other Group Market Type:
 State Status Changed: 03/16/2009
 Deemer Date: Created By: Stacie Baker
 Submitted By: Stacie Baker Corresponding Filing Tracking Number:
 Filing Description:
 Enclosed for your reference is a new Statement of Variability for form number ET-MKB-2000(07-05), which was approved by your Department on 8/15/2005. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

We are re-filing the Statement of Variability to allow for a larger range of premium bonus percentage. The previous Statement of Variability, approved with the base contract listed above, indicated that the allowable range for the Premium Bonus Percentage was 1% to 7%. With this filing, we are extending the range to 1% to 20%. I hereby certify that the only change being made to this Statement of Variability is the Premium Bonus Percentage range.

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 Variable
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Please refer to the Actuarial Memorandum included herein for more detailed information and a demonstration of SNFL compliance.

Your prompt review of this material is greatly appreciated. If you have any questions, please feel free to contact me via SERFF, or at the telephone number or email address listed on SERFF.

Company and Contact

Filing Contact Information

Stacie Baker, Sr. Compliance Specialist I stacie.baker@equitrust.com
 5400 University Avenue 515-453-3406 [Phone]
 Box 14500 515-453-3401 [FAX]
 West Des Moines, IA 50266

Filing Company Information

EquiTrust Life Insurance Company CoCode: 62510 State of Domicile: Iowa
 5400 University Avenue Group Code: 513 Company Type: stock
 West Des Moines, IA 50266-5997 Group Name: State ID Number:
 (515) 225-5400 ext. [Phone] FEIN Number: 42-1468417

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EquiTrust Life Insurance Company	\$20.00	03/10/2009	26299271

SERFF Tracking Number: FBLA-126062706 State: Arkansas
Filing Company: EquiTrust Life Insurance Company State Tracking Number: 41800
Company Tracking Number: ET-MKB-2000(07-05) SOV
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: ET-MKB-2000(07-05) SOV
Project Name/Number: ET-MKB-2000(07-05) SOV/ET-MKB-2000(07-05) SOV

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/16/2009	03/16/2009

SERFF Tracking Number: FBLA-126062706 State: Arkansas
Filing Company: EquiTrust Life Insurance Company State Tracking Number: 41800
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Variable
Product Name: ET-MKB-2000(07-05) SOV
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Disposition

Disposition Date: 03/16/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FBLA-126062706 State: Arkansas
 Filing Company: EquiTrust Life Insurance Company State Tracking Number: 41800
 Company Tracking Number: ET-MKB-2000(07-05) SOV
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: ET-MKB-2000(07-05) SOV
 Project Name/Number: ET-MKB-2000(07-05) SOV/ET-MKB-2000(07-05) SOV

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Statement of Variability	Yes	Yes

**Addendum to the Summary of Variable Material
Flexible Premium Deferred Annuity Contract
Form # ET-MKB-2000(07-05)
3/5/2009**

Explanation of Variable Material: All variable material is shown contained in brackets in the contract. Most of the variable material found on the data pages is personal information relative to the particular contract. This document summarizes the other variable material and explains the timing, frequency, and basis for all potential variations.

Premium Bonus Percentage	The company's objectives in filing this item as variable material is to be able to reflect a change quickly based on the current interest rate environment. The range for the Premium Bonus Percentage is 1% - 20%. Any change will apply only to new contracts – it will not affect in-force contracts.
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