

<i>SERFF Tracking Number:</i>	<i>FBLA-126194224</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>EquiTrust Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42706</i>
<i>Company Tracking Number:</i>	<i>ET-AVBR (06-09)</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>ET-AVBR (06-09)</i>		
<i>Project Name/Number:</i>	<i>ET-AVBR (06-09)/ET-AVBR (06-09)</i>		

Filing at a Glance

Company: EquiTrust Life Insurance Company

Product Name: ET-AVBR (06-09)

TOI: A02I Individual Annuities- Deferred Non-Variable

Sub-TOI: A02I.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: FBLA-126194224 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 42706

Co Tr Num: ET-AVBR (06-09)

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Stacie Baker, Lillie Peshel Disposition Date: 07/31/2009

Date Submitted: 06/21/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date: 06/23/2009

State Filing Description:

General Information

Project Name: ET-AVBR (06-09)

Project Number: ET-AVBR (06-09)

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/31/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/17/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/23/2009

Created By: Stacie Baker

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Stacie Baker

Filing Description:

Enclosed for your review is the above referenced form for EquiTrust Life Insurance Company.

Form number ET-AVBR (06-09), the Accumulation Value Bonus Rider, is new and does not replace any previously submitted or approved form. The rider has not been, nor is it required to be filed with the SEC. This is not an illustrated product. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The Accumulation Value Bonus Rider may be available with any previously approved contract forms as well as contract

SERFF Tracking Number: FBLA-126194224 State: Arkansas
 Filing Company: EquiTrust Life Insurance Company State Tracking Number: 42706
 Company Tracking Number: ET-AVBR (06-09)
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: ET-AVBR (06-09)
 Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

forms approved in the future. If available, this rider will automatically be attached at issue. The rider will never be issued as a stand-alone form and will always be issued in conjunction with an approved contract form. The rider may also be offered to in-force contract owners. There is no charge for this rider. This rider provides for a certain percentage of the contract's value to be credited on specified contract anniversaries. Please see the Statement of Variability and the Actuarial Memorandum for additional explanation.

The previously-approved currently –used contracts that may be used with this rider are as follows:

Form Number: Approval Date:
 ET-EIA-2000(02-05) 2/11/2005
 ET-MK7-2000(02-05) 2/23/2005
 ET-MPP-2000(02-05) 3/8/2005
 ET-MKB-2000(07-05) 8/15/2005
 ET-SPA-2000(11-04) 1/5/2005

This form is submitted in final printed format except for slight font and formatting variations which may occur due to production on our high-speed mainframe printer. The company takes care to assure that the impact of printer-based variations is minimized.

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

SERFF Tracking Number: FBLA-126194224 State: Arkansas
Filing Company: EquiTrust Life Insurance Company State Tracking Number: 42706
Company Tracking Number: ET-AVBR (06-09)
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EquiTrust Life Insurance Company	\$20.00	06/21/2009	28709377

SERFF Tracking Number: FBLA-126194224 *State:* Arkansas
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Disposition

Disposition Date: 07/31/2009

Implementation Date: 06/23/2009

Status: Approved-Closed

Comment: Company amended the original filing to indicate that this rider may be used with previously-approved contract forms.

Rate data does NOT apply to filing.

SERFF Tracking Number: FBLA-126194224 State: Arkansas
 Filing Company: EquiTrust Life Insurance Company State Tracking Number: 42706
 Company Tracking Number: ET-AVBR (06-09)
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: ET-AVBR (06-09)
 Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Accumulation Value Bonus Rider		Yes

SERFF Tracking Number: FBLA-126194224 *State:* Arkansas
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Company Tracking Number: ET-AVBR (06-09)
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Disposition

Disposition Date: 06/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FBLA-126194224 *State:* Arkansas
Filing Company: EquiTrust Life Insurance Company *State Tracking Number:* 42706
Company Tracking Number: ET-AVBR (06-09)
TOI: A021 Individual Annuities- Deferred Non-Variable *Sub-TOI:* A021.002 Flexible Premium
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Accumulation Value Bonus Rider		Yes

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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Note To Reviewer

Created By:

Stacie Baker on 07/30/2009 04:34 PM

Last Edited By:

Stacie Baker

Submitted On:

07/31/2009 08:20 AM

Subject:

Your Note to Filer dated 7/30/2009

Comments:

Hello,

I had attempted to add the additional forms that this rider may be used with to the General Information Tab - I was unsuccessful in doing this. Instead, I included this list of contracts within a "Note To Reviewer" dated 6/25/2009.

If you would like to see this material placed in a another location - such as the Supporting Documentation - I can certainly do that. Please feel free to call me at 515-453-3406 or send a SERFF message with any additional instructions you may have.

Thanks,

Stacie Baker

SERFF Tracking Number: FBLA-126194224 *State:* Arkansas
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Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Note To Filer

Created By:

Linda Bird on 07/30/2009 01:46 PM

Last Edited By:

Linda Bird

Submitted On:

07/30/2009 01:46 PM

Subject:

List of Additional Previously Approved Forms

Comments:

This filing was reopened on 6/25/09 for you to amend the original submission. It has come to our attention that you have not added this information to the filing. Please advise.

SERFF Tracking Number: FBLA-126194224 *State:* Arkansas
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TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Note To Filer

Created By:

Linda Bird on 06/25/2009 12:49 PM

Last Edited By:

Linda Bird

Submitted On:

06/25/2009 12:49 PM

Subject:

List of Additional Previously Approved Forms

Comments:

I have reopened the filing in order for you to add this information.

SERFF Tracking Number: FBLA-126194224 State: Arkansas
Filing Company: EquiTrust Life Insurance Company State Tracking Number: 42706
Company Tracking Number: ET-AVBR (06-09)
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: ET-AVBR (06-09)
Project Name/Number: ET-AVBR (06-09)/ET-AVBR (06-09)

Note To Reviewer

Created By:

Stacie Baker on 06/25/2009 10:02 AM

Last Edited By:

Stacie Baker

Submitted On:

06/25/2009 10:02 AM

Subject:

List of Additional Previously Approved Forms

Comments:

The cover letter information indicates that this rider may be used with all previously-approved contract forms. For your convenient reference, here is a list of additional previously- approved forms that may have this rider attached:

This rider may also be used with the following previously approved forms:

Form Number: Approval Date:
ET-MTA-2000(06-07) 6/12/2007
ET-MTB-2000(06-07) 6/12/2007
ET-STC-2000(03-06) 4/4/2006
ET-EIA-2000(01-04) 7/7/2004
ET-BIA-2000(01-04) 2/20/2004
430-SPA(08-03) 6/20/2003
ET-MYG-2000(11-05) 12/20/2005

Please feel free to contact me with any questions you might have. Please notify me if you would like me to amend the original filing to add this information, include this information in a separate filing, etc.

Thank you,
Stacie Baker
515-453-3406

SERFF Tracking Number: FBLA-126194224 State: Arkansas
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Form Schedule

Lead Form Number: ET-AVBR (06-09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ET-AVBR (06-09)	Policy/Cont Accumulation Value ract/Fratern Bonus Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.500	Accumulation Value Bonus Rider.pdf

EquiTrust Life Insurance Company®
West Des Moines, Iowa 50266

This Rider is attached to and made part of the Contract to which it is attached. If any provisions of the Contract conflict with the Rider, the provisions of the Rider will apply.

Accumulation Value Bonus Rider

Contract Form Number: [ET-MPP-2000(02-05)]

Contract Number: [EQ-0001123456F]

Rider Benefit – On each applicable Contract Anniversary shown below, an amount will be added to your Contract Accumulation Value, which is equal to the Accumulation Value Bonus Percentage multiplied by the Accumulation Value as of the applicable Contract Anniversary.

Contract Anniversary	Accumulation Value Bonus Percentage
[1	1.00%
2	1.00%
3	1.00%
4	1.00%
5	1.00%
6	1.00%
7	1.00%
8	1.00%
9	1.00%
10	1.00%]

{ *Craig A. Jang* }

President

<i>SERFF Tracking Number:</i>	<i>FBLA-126194224</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>EquiTrust Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42706</i>
<i>Company Tracking Number:</i>	<i>ET-AVBR (06-09)</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A021.002 Flexible Premium</i>
<i>Product Name:</i>	<i>ET-AVBR (06-09)</i>		
<i>Project Name/Number:</i>	<i>ET-AVBR (06-09)/ET-AVBR (06-09)</i>		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment:			
Readability Cert.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable, as there is no policy included in this filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment:			
Statement of Variability.pdf			

EquiTrust Life Insurance Company

READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms. The forms are in at least 10 (ten) point type, 2 (two) point leaded.

<u>TITLE</u>	<u>FORM NUMBER</u>	<u>FLESCH SCORE</u>
Accumulation Value Bonus Rider*	ET-AVBR (06-09)	50.5

*This form was scored in connection with contract number ET-MPP-2000(02-05).

Signature:

A handwritten signature in black ink, appearing to read 'Ana B.', followed by a long horizontal line extending to the right.

**Ana Bumgardner
Vice President, Annuity Product Management**

Date: June 18, 2009

**Summary of Variable Material
Income Benefit Rider
Form ET-AVBR (06-09)**

Explanation of Variable Material: All variable material is shown contained in brackets in the Rider. Some of this material 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.

Contract Anniversary/Accumulation Value Bonus Percentage	The Contract Anniversary may be 1 year up to 30 years. The Accumulation Value Bonus Percentage may range from 0.00% to 20.00%. There can be any combination of Bonus Percentages and Contract Anniversaries chosen by the company within these parameters. There may be a design such that the bonus is 0.00% in certain years and the bonus is greater than 0.00% in other years. These items will vary in accordance with the contract form that it is attached to. Any change to these values will be made with respect to all associated contracts issued as of a specified date. The company may periodically update these values based on the current interest rate environment. Any change will be applied in a non-discriminatory manner.
Officer Signature	We may change the Officer Signature to reflect the company's management.