EquiTrust Life Ins Co

Group Affiliation: Guggenheim Life Group

Address: 7100 Westown Parkway Suite 200

West Des Moines IA 50266

Phone: 877-249-3694

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	B++ (5)
Standard & Poor's(Fin. Strength, 20 ratings)	BBB+ (8)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	44

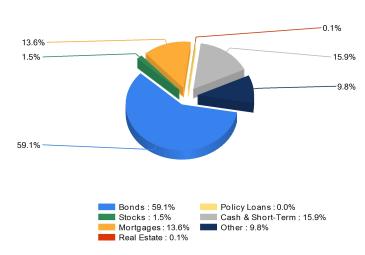
Domicile:ILNAIC Number:62510Year Established:1966Company Type:Stock

Assets & Liabilities

Total Admittad Assats	10.615.400
Total Admitted Assets	12,615,489
Total Liabilities	11,769,263
Separate Accounts	880,133
Total Surplus & AVR	937,952
As % of General Account Assets	8.0%

Invested Asset Distribution

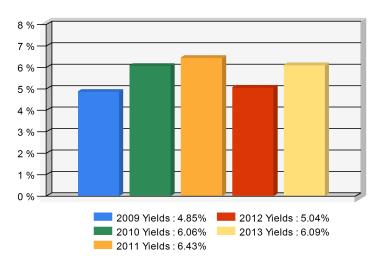
Total Invested Assets 10,830,887



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.69%



Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default	11.1%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	1.0%
Total Non-Performing Assets/Surplus & AVR	12.1%
As a Percent of Invested Assets	1.0%

Income & Earnings

2,812,681
2,131,945
290,177
207,472

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

Data for Year-End 2013 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 15, 2014.