

INTEREST RATE SUMMARY

Rates effective January 17, 2018



Bonus Index Annuities

MarketTwelve Bonus Index®

Rates effective December 15, 2016

1-Year Interest Account	1.30%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	40.00%
1-Year Monthly Cap	1.10%
2-Year Monthly Average Cap	6.00%

MarketPower Bonus Index®

Rates effective December 15, 2016

1-Year Interest Account	1.50%
1-Year Point-to-Point Cap	3.00%
1-Year Daily Average Cap	3.50%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.20%
2-Year Monthly Average Cap	8.00%

MarketBooster Index®

Rates effective December 15, 2016

1-Year Interest Account	1.65%
1-Year Point-to-Point Cap	3.50%
1-Year Daily Average Cap	4.00%
1-Year Monthly Average Participation	50.00%
1-Year Monthly Cap	1.25%

MarketTen Bonus Index®

Rates effective September 27, 2016

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	30.00%
1-Year Monthly Cap	1.00%
2-Year Monthly Average Cap	6.00%

Builder Bonus Index®

(only in CT, DE, MN, MT, NV, OK, OR, TX, UT, WA)

Rates effective September 27, 2016

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	30.00%
1-Year Monthly Cap	1.00%
2-Year Monthly Average Cap	6.00%

Index Annuities

DynaMARC Index®

Rates effective December 15, 2016

1-Year Interest Account	2.60%
1-Year Dynamo Point-to-Point Participation	80.00%
2-Year Dynamo Point-to-Point Participation	100.00%
1-Year S&P 500® Point-to-Point Cap	5.00%
1-Year S&P 500® Monthly Cap	1.85%

Accumulator MarcSeven Index™

Rates effective November 16, 2017

1-Year Interest Account	2.30%
1-Year Dynamo Point-to-Point Participation	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%
1-Year S&P 500® Point-to-Point Cap	4.50%
1-Year S&P 500® Monthly Cap	1.60%

Income MarcSeven Index™

Rates effective October 12, 2017

1-Year Interest Account	1.75%
1-Year Dynamo Point-to-Point Participation	55.00%
2-Year Dynamo Point-to-Point Participation	80.00%
1-Year S&P 500® Point-to-Point Cap	3.00%
1-Year S&P 500® Monthly Cap	1.25%

MarketValue Index®

Rates effective November 16, 2017

1-Year Interest Account	2.65%
1-Year Point-to-Point Cap	5.00%
1-Year Point-to-Point Participation	50.00%
1-Year Monthly Average Cap	6.00%
1-Year Monthly Average Participation	75.00%
1-Year Monthly Cap	1.90%
2-Year Monthly Average Cap	20.00%



Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective October 5, 2016

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,710.24
10 years	\$924.71
15 years	\$668.88
20 years	\$551.20

Life Only	Payment Amount
Male 65	\$554.71
Female 65	\$506.57
Joint Male 65/Female 65	\$444.77

Multi-Year Guarantee Annuities

Certainty Select®

Rates effective January 17, 2018

Guarantee Period	
3-year	2.25%
5-year	2.60%
6-year	2.75%
8-year	2.85%
10-year	3.00%

Traditional Fixed Annuity

ChoiceFour⁸

Rates effective January 17, 2017

	Surrender	Year 1
Base Contract	9-year	2.80%
MVA Option	9-year	2.80%
Liquidity Option	6-year	2.50%
Liquidity & MVA Options	6-year	2.50%

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at Agents.EquiTrust.com ► Annuity Agent ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

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