EquiTrust Annuity All Product Summary

Index Annuities

Index Annuities	Bonus	Account Options	Rates If Income Rider Not Elected (as of 8/21/2020)	Rates If Income Rider Elected (as of 8/21/2020)	Surrender Charges	Ages	Premium	Riders	
		1-Year Interest	1.15%	1.00%			1st Year Only		
	l '	S&P 500 1-Year Point-to-Point Cap	2.25%	2.00%				Income Rider with	
	10%	S&P 500 1-Year Monthly Average Cap	2.50%	2.25%	14 Years ³		<u>Minimum</u>	Chronic-Illness	
	of premium	S&P 500 1-Year Monthly Average Participation	25.00%	23.00%	20, 20, 19, 19, 18, 17,	0-75	\$10,000 NQ/Q	Doubler,	
	in year 1	S&P 500 1-Year Monthly Cap	1.30%	1.15%	16, 14, 12, 10, 8, 6, 4,		\$2,000 Additional	Nursing Home	
	in your r	S&P 500 2-Year Monthly Average Cap	5.00%	4.00%	2%		Maximum	Waiver,	
	l '	Focus50 1-Year Point-to-Point Participation	45.00%	40.00%			\$1 Million ¹	Terminal Illness	
MarketPower		Focus50 2-Year Point-to-Point Participation	65.00%	60.00%					
Bonus Index [®]		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
			Lifetime income based on the Benefit	May begin	Must be elected at issue. Owner &		4.15% at Age 65	Charge	
	Premium, p	lus any applicable Premium Bonus, compounded	Base, multiplied by	anytime after	annuitant must be		for Single Life	Annual Fee of	
		at 6.00% annually	the Income	1st contract	same person to elect	40-75	Refer to MarketPower Agent Guide (ET-MPP-1102)	1.25% of the	
		for up to 10 years	Withdrawal	year and	unless owner		for additional Income	Accumulation Value	
			Percentage	age 50	is non-natural.		Withdrawal Percentages		
		1-Year Interest	1.10%	1.00%	is non-natural.		Flexible		
	l '						Flexible	Deturn of December	
	l '	S&P 500 1-Year Point-to-Point Cap	2.25%	2.00%			N41	Return of Premium	
	6%	S&P 500 1-Year Monthly Average Cap	2.50%	2.25%	10 Years ³		Minimum	Income Rider with	
	of premium	S&P 500 1-Year Monthly Average Participation	23.00%	18.00%	10, 10, 10, 10, 8.5,	0-80	\$10,000 NQ	Chronic-Illness	
	in	S&P 500 1-Year Monthly Cap	1.20%	1.10%	7, 5.5, 4, 3, 1.5%		\$5,000 Q	Doubler,	
	years 1-5	S&P 500 2-Year Monthly Average Cap			,, , -,		\$2,000 Additional	Nursing Home Waiver, Terminal Illness	
	,		5.00%	4.00%	-		Maximum		
MarketTen		Focus50 1-Year Point-to-Point Participation	45.00%	40.00%			\$ 1 Million ¹		
Bonus Index [®]		Focus50 2-Year Point-to-Point Participation	65.00%	60.00%					
Bonus Index		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
	<u> </u>		Lifetime income	Availability	Must be elected at		reroentage	onarge	
				May begin	issue. Owner &		4.25% at Age 65		
	Premium, p	lus any applicable Premium Bonus, compounded	based on the Benefit	anytime after			for Single Life	Annual Fee of	
		at 6.50% annually	Base, multiplied by	1st contract	annuitant must be	40-80	Refer to MarketTen Bonus	1.00% of the	
		for up to 10 years	the Income	year and	same person to elect		Agent Guide (ET-M10-1102) for additional Income Withdrawal Percentages	Accumulation Value	
		. ,	Withdrawal	age 50	unless owner				
			Percentage	-	is non-natural.		_		
	l '	1-Year Interest	2.50%	2.25%			Flexible	4	
	l '	S&P 500 1-Year Point-to-Point Cap	4.25%	4.00%					
	S&P 500 1-Year Point-to-Point Participation		28.00%	25.00%				Income Rider with	
	l '	S&P 500 1-Year Monthly Average Cap	4.75%	4.50%	10 Years ³		<u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional	Chronic-Illness	
	· ·	S&P 500 1-Year Monthly Average Participation	45.00%	35.00%	12, 12, 12, 12, 11	0-80		Doubler,	
	•							Nursing Home	
		S&P 500 1-Year Monthly Cap	2.00%	1.80%				•	
		S&P 500 1-Year Monthly Cap S&P 500 2-Year Monthly Average Cap	2.00% 10.00%	9.00%	10, 8, 6, 4, 2%		\$2,000 Additional <u>Maximum</u>	Waiver,	
			10.00% 85.00%					•	
MarketValue		S&P 500 2-Year Monthly Average Cap	10.00%	9.00%			Maximum	Waiver,	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	10.00% 85.00%	9.00% 75.00%			Maximum	Waiver,	
MarketValue Index [®]		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	10.00% 85.00% 120.00%	9.00% 75.00% 100.00%		Ages	Maximum	Waiver,	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability	10, 8, 6, 4, 2%	Ages	Maximum \$ 1 Million ¹ Income Withdrawal Percentage	Waiver, Terminal Illness Income Rider	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin	10, 8, 6, 4, 2%	Ages	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65	Waiver, Terminal Illness Income Rider Charge	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after	10, 8, 6, 4, 2%		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life	Waiver, Terminal Illness Income Rider Charge Annual Fee of	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract	10, 8, 6, 4, 2%	Ages 40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102)	Waiver, Terminal Illness Income Rider Charge Annual Fee of	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Value	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider with	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Value Income Rider with Chronic-Illness	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³		Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Value Income Rider with Chronic-Illness Doubler,	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.30% 1.90%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider with Chronic-Illness Doubler, Nursing Home	
		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 4.50% 43.00% 1.90% 9.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ ,	
Index®		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.30% 1.90%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Value Income Rider with Chronic-Illness Doubler, Nursing Home	
Index®		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 4.50% 43.00% 1.90% 9.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ ,	
Index®		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.300% 1.90% 9.00% 80.00% 115.00% 90.00%	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00% Withdrawal	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness	
Index [®]		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.3.00% 1.90% 9.00% 80.00% 115.00% 90.00% Income Withdrawals	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00%	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider witt Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness	
Index [®] MarketSeven		S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.00% 9.00% 80.00% 115.00% 90.00% Income Withdrawals Lifetime income	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% Withdrawal Availability	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider witt Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness	
Index [®]	on first-yea	S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Point-to-Point Participation S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.50% 4.30% 9.00% 80.00% 115.00% 90.00% Income Withdrawals Lifetime income based on the Benefit	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00% Withdrawal Availability May begin	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at issue. Owner &	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.30% at Age 65	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider witt Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness Income Rider Charge	
Index [®]	on first-yea	S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Premium, plus 7% Benefit Base Bonus	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.00% 9.00% 80.00% 115.00% 90.00% Income Withdrawals Lifetime income	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00% Withdrawal Availability May begin anytime after	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at	40-80 0-85	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.30% at Age 65 for Single Life	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider witt Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness Income Rider Charge Annual Fee of	
Index [®]	on first-yea	S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Premium, plus 7% Benefit Base Bonus premium, compounded at 7.00% annually for up	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.50% 4.30% 9.00% 80.00% 115.00% 90.00% Income Withdrawals Lifetime income based on the Benefit	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00% Withdrawal Availability May begin anytime after 1st contract	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at issue. Owner &	40-80	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.30% at Age 65 for Single Life See MarketSeven Agent Guide (ET-MI-1102)	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Valu Income Rider wit Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness Income Rider Charge Annual Fee of 1.25% of the	
Index [®] MarketSeven	on first-yea	S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider remium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Premium, plus 7% Benefit Base Bonus	10.00% 85.00% 120.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.25% 4.00% 26.00% 4.50% 4.3.00% 1.90% 9.00% 80.00% 115.00% 90.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	9.00% 75.00% 100.00% 90.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.00% 3.75% 24.00% 4.25% 38.00% 1.65% 8.00% 65.00% 90.00% 75.00% Withdrawal Availability May begin anytime after	10, 8, 6, 4, 2% Issue Requirements Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at issue. Owner & annuitant must be	40-80 0-85	Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$ 1 Million ¹ Income Withdrawal Percentage 4.30% at Age 65 for Single Life See Market/Seven	Waiver, Terminal Illness Income Rider Charge Annual Fee of 0.95% of the Accumulation Val Income Rider wit Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness Income Rider Charge Annual Fee of	

• Minimum Guaranteed Rates for Index Annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Part: 10%; 1-Year Monthly Avg Cap: 1.00%; 1-Year Monthly Avg Part: 10.00%; 1-Year Monthly Cap: 0.50%; 2-Year Monthly Avg Cap: 3.00%; 1-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 2-Year S&P MAPCS Part: 10%;

1-Year S&P MARC5 Part: 10% • Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+

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Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 8/21/20)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
	0-90	3 Years	1.20%	Single	10,10,9% ³		Full Accumulation Value	Nursing Home Waiver ⁴ , Terminal Illness
Certainty Select [®]		5 Years	1.70%	Minimum	10,10,9,9,8% ³	Cumulative		
		6 Years	1.85%	\$10,000 NQ/Q	10,10,9,9,8,8% ³	Interest Beginning Immediately		
		8 Years	2.00%	Maximum 1	10,10,9,9,8,8,7,7% ³			
		10 Years	2.20%	\$ 1 Million ¹	10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 8/21/20) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour [®] (Base Contract)		None	2.40%	1st Year Only	None	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour [®] (MVA)	0.05	1.50%	2.40%		Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver ⁴ ,
ChoiceFour [®] (Liquidity)	0-85 None		2.00%	\$10,000 NQ/Q Maximum \$ 1 Million ¹	None	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	Terminal Illness
ChoiceFour [®] (Liquidity + MVA)		1.50%	2.00%	φτινιΙΙΙΟΠ	Yes	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	

		Annuity Options	\$100,000 Premi						
Single Premium Immediate Annuity	Ages		Current Rates (as of 8/21/2020)	Monthly Payment	Minimum Payment	Payment Modes	Premium	Additional Notes	
	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,671.15	\$100	Monthly Quarterly Semi-Annually Annually	Single	Payments may	
			10-Year Fixed Period	\$907.59			Minimum \$30,000 NQ/Q Maximum \$ 1 Million ¹	vary in states with Premium Tax: CA, ME, NV, SD, WV, WY	
Confidence Income Annuity [®]			15-Year Fixed Period	\$666.64					
			20-Year Fixed Period	\$546.47					
	0-85	Single & Joint Life	Life Only - Male 65	\$499.71				Life payments may vary by qualified type	
			Life Only - Female 65	\$453.00					
			Joint Life - M65 / F65	\$398.58					

Rate Hold: 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 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.

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval. After year 1, \$250,000 per contract year for MarketTen Bonus, MarketValue and MarketSeven ²By Current Company Practice

³May vary by state

⁴Available through age 80

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus : 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2020 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (2% for 2020 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contracts), less surrender charges. Minimum Guaranteed Contract Value for Certainty Select : 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2020 contracts).



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