

EquiTrust Annuity All Product Summary

Index Annuities

| Index Annuities | Bonus | Account Options | Rates If Income Rider Not Elected (as of 10/20/2020) | Rates If Income Rider Elected (as of 10/20/2020) | Surrender Charges | Ages | Premium | Riders |
|--|---|---|---|---|---|--|--|---|
| MarketPower Bonus Index® | 10% of premium in year 1 | 1-Year Interest | 1.15% | 1.00% | 14 Years ³ 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% | 0-75 | 1st Year Only | Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness |
| | | S&P 500 1-Year Point-to-Point Cap | 2.25% | 2.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 2.50% | 2.25% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 25.00% | 23.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 1.30% | 1.15% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 5.00% | 4.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 40.00% | 35.00% | | | | |
| | | Focus50 2-Year Point-to-Point Participation | 60.00% | 55.00% | | | | |
| | Optional Income Rider | | Income Withdrawals | Withdrawal Availability | Issue Requirements | Ages | Income Withdrawal Percentage | Income Rider Charge |
| | Premium, plus any applicable Premium Bonus, compounded at 6.00% annually for up to 10 years | | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50 | Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. | 40-75 | 4.15% at Age 65 for Single Life Refer to MarketPower Agent Guide (ET-MPP-1102) for additional Income Withdrawal Percentages | Annual Fee of 1.25% of the Accumulation Value |
| MarketTen Bonus Index® | 6% of premium in years 1-5 | 1-Year Interest | 1.10% | 1.00% | 10 Years ³ 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5% | 0-80 | Flexible | Return of Premium, Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness |
| | | S&P 500 1-Year Point-to-Point Cap | 2.25% | 2.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 2.50% | 2.25% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 23.00% | 18.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 1.20% | 1.10% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 5.00% | 4.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 35.00% | 30.00% | | | | |
| | | Focus50 2-Year Point-to-Point Participation | 55.00% | 50.00% | | | | |
| | Optional Income Rider | | Income Withdrawals | Withdrawal Availability | Issue Requirements | Ages | Income Withdrawal Percentage | Income Rider Charge |
| | Premium, plus any applicable Premium Bonus, compounded at 6.50% annually for up to 10 years | | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50 | Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. | 40-80 | 4.25% at Age 65 for Single Life Refer to MarketTen Bonus Agent Guide (ET-M10-1102) for additional Income Withdrawal Percentages | Annual Fee of 1.00% of the Accumulation Value |
| MarketValue Index® | | 1-Year Interest | 2.50% | 2.25% | 10 Years ³ 12, 12, 12, 12, 11, 10, 8, 6, 4, 2% | 0-80 | Flexible | Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness |
| | | 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% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 4.75% | 4.50% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 45.00% | 35.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 2.00% | 1.80% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 10.00% | 9.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 80.00% | 70.00% | | | | |
| | Focus50 2-Year Point-to-Point Participation | 115.00% | 95.00% | | | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 95.00% | 85.00% | | | | | |
| Optional Income Rider | | Income Withdrawals | Withdrawal Availability | Issue Requirements | Ages | Income Withdrawal Percentage | Income Rider Charge | |
| Premium, plus 10% Benefit Base Bonus on first-year premium, accumulated at 4.00% plus credited rate for up to 10 years | | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50 | Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. | 40-80 | 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages | Annual Fee of 0.95% of the Accumulation Value | |
| MarketSeven Index™ | | 1-Year Interest | 2.25% | 2.00% | 7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% | 0-85 | Flexible | Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness |
| | | S&P 500 1-Year Point-to-Point Cap | 4.00% | 3.75% | | | | |
| | | S&P 500 1-Year Point-to-Point Participation | 26.00% | 24.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 4.50% | 4.25% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 43.00% | 38.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 1.90% | 1.65% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 9.00% | 8.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 75.00% | 60.00% | | | | |
| | Focus50 2-Year Point-to-Point Participation | 110.00% | 85.00% | | | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 85.00% | 70.00% | | | | | |
| Optional Income Rider | | Income Withdrawals | Withdrawal Availability | Issue Requirements | Ages | Income Withdrawal Percentage | Income Rider Charge | |
| Premium, plus 7% Benefit Base Bonus on first-year premium, compounded at 7.00% annually for up to 7 years | | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50 | Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. | 40-85 | 4.30% at Age 65 for Single Life See MarketSeven Agent Guide (ET-MSI-1102) for additional Income Withdrawal Percentages | Annual Fee of 1.25% of the Accumulation Value | |

* 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%; 1-Year S&P MARC5 Part: 10%

• Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+



Fixed Annuities

| Multi-Year Guarantee Annuities | Ages | Guarantee Period | Current Rates (as of 8/21/20) | Premium | Surrender Charges | Free Withdrawals | Death Benefit | Riders |
|--------------------------------|------|------------------|----------------------------------|--|-------------------------------------|---|-------------------------|---|
| Certainty Select® | 0-90 | 3 Years | 1.20% | Single | 10,10,9% ³ | Cumulative Interest Beginning Immediately | Full Accumulation Value | Nursing Home Waiver ⁴ , Terminal Illness |
| | | 5 Years | 1.70% | Minimum \$10,000 NQ/Q Maximum \$ 1 Million ¹ | 10,10,9,9,8% ³ | | | |
| | | 6 Years | 1.85% | | 10,10,9,9,8,8% ³ | | | |
| | | 8 Years | 2.00% | | 10,10,9,9,8,8,7,7% ³ | | | |
| | | 10 Years | 2.20% | | 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) | 0-85 | None | 2.40% | 1st Year Only | None | 9 Years ³ 12,11,10,9,8,7,6,4,2% | Prior 12 months interest | Nursing Home Waiver ⁴ , Terminal Illness |
| ChoiceFour® (MVA) | | 1.50% | 2.40% | Minimum \$10,000 NQ/Q Maximum \$ 1 Million ¹ | Yes | 9 Years ³ 12,11,10,9,8,7,6,4,2% | Prior 12 months interest | |
| ChoiceFour® (Liquidity) | | None | 2.00% | | None | 6 Years ³ 12,11,10,9,8,7% | Interest only on 1st contract year, ² 10% of Account Value years 2+ | |
| ChoiceFour® (Liquidity + MVA) | | 1.50% | 2.00% | | Yes | 6 Years ³ 12,11,10,9,8,7% | Interest only on 1st contract year, ² 10% of Account Value years 2+ | |

| Single Premium Immediate Annuity | Ages | Annuity Options | \$100,000 Premium | | Minimum Payment | Payment Modes | Premium | Additional Notes | |
|----------------------------------|------|-------------------------------|-------------------------------------|-----------------|-----------------|---|--|--|--|
| | | | Current Rates (as of 10/20/2020) | Monthly Payment | | | | | |
| Confidence Income Annuity® | 0-90 | Fixed Period 5-20 Years | 5-Year Fixed Period | \$1,671.15 | \$100 | Monthly Quarterly Semi-Annually Annually | Single | Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY | |
| | | | 10-Year Fixed Period | \$899.09 | | | | | |
| | | | 15-Year Fixed Period | \$653.22 | | | | | |
| | | | 20-Year Fixed Period | \$534.72 | | | | | |
| | 0-85 | Single & Joint Life | Life Only - Male 65 | \$486.27 | | | Minimum \$30,000 NQ/Q Maximum \$ 1 Million ¹ | | Life payments may vary by qualified type |
| | | | Life Only - Female 65 | \$439.97 | | | | | |
| | | | Joint Life - M65 / F65 | \$386.13 | | | | | |

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 rate (1% for 2020 contracts), less surrender charges. 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 Certainty Select : 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2020 contracts).



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