ANNUITY STATE VARIATION SUMMARY

Effective August 1, 2023

EquiTrust® Life Insurance Company

Fixed index annuities

Product	Surrender charge variation	No MVA
MarketPower Bonus Index®	AK, CT, DE, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	-
MarketTen Bonus Index®	CA, DE	CA, DE
MarketValue Index®	AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	CA, DE
MarketSeven Index®	CA	CA, DE
MarketFive Index™	CA	CA

Rate buy-up fixed index annuities

Product	Surrender charge variation	Premium bonus variation	No MVA
MarketForce Bonus Index™	CA	CA	CA
MarketMax Index™	CA	-	CA

Long-term care fixed index annuity

Product	Issue age variation	No wellness rider	No MVA
Bridge®	WI	OR	DE, WA

Fixed annuities

Product	Surrender charge variation	Renewal at end of period variation	No MVA
Certainty Select®	AK, CA, CT, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT, WA	AK, AL, FL, SC	CA, VT
ChoiceFour®	AK, CA, CT, FL, ID, IN, MA, MD, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	-	-

For further details on state variations, please refer to the appropriate agent guide or your commission schedule. Or call EquiTrust Sales Support at 866-598-3694.

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ET-5003 (08-23)

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