## EquiTrust Annuity All Product Summary

## **Index Annuities**

ndex Annuities	Bonus	Account Options	Rates If Income Rider Not Elected (as of 4/15/2020)	Rates If Income Rider Elected (as of 4/15/2020)	Surrender Charges	Ages	Premium	Riders	
		1-Year Interest	2.25%	2.00%			1st Year Only <u>Minimum</u>		
		S&P 500 1-Year Point-to-Point Cap	4.00%	3.50%				Income Rider w	
	10%	S&P 500 1-Year Monthly Average Cap	4.25%	3.75%	14 Years <sup>3</sup>			Chronic-Illness	
	of premium	S&P 500 1-Year Monthly Average Participation	30.00%	25.00%	20, 20, 19, 19, 18, 17,	0-75	\$10,000 NQ/Q	Doubler,	
	in year 1	S&P 500 1-Year Monthly Cap	2.00%	1.75%	16, 14, 12, 10, 8, 6, 4,		\$2,000 Additional	Nursing Home	
MarketPower Bonus Index <sup>®</sup>	iiiyeai i	S&P 500 2-Year Monthly Average Cap	8.00%	7.00%	2%		<u>Maximum</u>	Waiver,	
		Focus50 1-Year Point-to-Point Participation	75.00%	60.00%			\$1 Million <sup>1</sup>	Terminal Illness	
		Focus50 2-Year Point-to-Point Participation	100.00%	85.00%					
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
			Lifetime income	-	Must be elected at	40-75	4.15% at Age 65	Annual Fee of	
			based on the Benefit	May begin	issue. Owner &				
	Premium, p	olus any applicable Premium Bonus, compounded	Base, multiplied by	anytime after	annuitant must be		for Single Life Refer to MarketPower Agent		
		at 6.00% annually	the Income	1st contract	same person to elect		Guide (ET-MPP-1102)	1.25% of the	
		for up to 10 years	Withdrawal	year and	unless owner		for additional Income	Accumulation Va	
			Percentage	age 50	is non-natural.		Withdrawal Percentages		
		1 Voar Interest		1 75%	lo non nataral.		Floxiblo		
	1	1-Year Interest	2.00%	1.75%			Flexible	Return of Premiu Income Rider w Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illnes	
		S&P 500 1-Year Point-to-Point Cap	3.50%	3.00%					
	6%	S&P 500 1-Year Monthly Average Cap	3.75%	3.25%	10 Years <sup>3</sup>		<u>Minimum</u>		
	of premium	S&P 500 1-Year Monthly Average Participation	25.00%	20.00%	10, 10, 10, 10, 8.5,	0-80	\$10,000 NQ		
	in						\$5,000 Q		
		S&P 500 1-Year Monthly Cap	1.75%	1.50%	7, 5.5, 4, 3, 1.5%		\$2,000 Additional <u>Maximum</u> \$ 1 Million <sup>1</sup>		
	years 1-5	S&P 500 2-Year Monthly Average Cap	7.00%	6.00%					
		Focus50 1-Year Point-to-Point Participation	65.00%	55.00%					
MarketTen		Focus50 2-Year Point-to-Point Participation	85.00%	75.00%	- 1		φ T IVIIIIOΠ	i	
Bonus Index <sup>®</sup>		Focusso 2-Year Point-to-Point Participation	85.00%	75.00%					
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Ride Charge	
			Lifetime income	Marchanin	Must be elected at		4.05% at Ame 05		
	- ·		based on the Benefit	May begin	issue. Owner &		4.25% at Age 65		
	Premium, p	olus any applicable Premium Bonus, compounded	Base, multiplied by	anytime after	annuitant must be same person to elect 40-80		for Single Life Refer to MarketTen Bonus Agent Guide (ET-M10-1102)	Annual Fee	
		at 6.50% annually	the Income	1st contract		40-80		1.00% of the	
		for up to 10 years	Withdrawal	year and	unless owner		for additional Income	Accumulation V	
			Percentage	age 50	is non-natural.		Withdrawal Percentages		
	<u> </u>	1-Year Interest	3.00%	2.50%	is non natural.		Flexible		
						0-80	FIEXIDIE		
		S&P 500 1-Year Point-to-Point Cap	5.00%	4.50%			Minimum \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$ 1 Million <sup>1</sup>	Income Rider w Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illnes	
		S&P 500 1-Year Point-to-Point Participation	35.00%	30.00%					
		S&P 500 1-Year Monthly Average Cap	5.25%	4.75%	10 Years <sup>3</sup>				
		S&P 500 1-Year Monthly Average Participation	50.00%	40.00%	- 12, 12, 12, 12, 11 - 10, 8, 6, 4, 2%				
		S&P 500 1-Year Monthly Cap	2.25%	2.00%					
		S&P 500 2-Year Monthly Average Cap	13.00%	11.00%					
		Focus50 1-Year Point-to-Point Participation	100.00%	90.00%					
MarketValue								reminal line	
	4	Focus50 2-Year Point-to-Point Participation		120.00%				reminal line	
Index <sup>®</sup>	•	Focus50 2-Year Point-to-Point Participation	140.00%	120.00%				i erminar nine	
		MARC 5% 1-Year Point-to-Point Participation	140.00% 110.00%	100.00% Withdrawal	la sua Danaiana arta	•	Income Withdrawal		
			140.00% 110.00% Income Withdrawals	100.00% Withdrawal	Issue Requirements	Ages	Income Withdrawal Percentage		
		MARC 5% 1-Year Point-to-Point Participation	140.00% 110.00% Income Withdrawals Lifetime income	100.00% Withdrawal	Must be elected at	Ages		Income Rid	
		MARC 5% 1-Year Point-to-Point Participation Optional Income Rider	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit	100.00% Withdrawal Availability	Must be elected at issue. Owner &	Ages	Percentage 4.00% at Age 65	Income Rid Charge	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	100.00% Withdrawal Availability May begin anytime after	Must be elected at issue. Owner & annuitant must be		Percentage	Income Ride Charge	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income	100.00% Withdrawal Availability May begin anytime after 1st contract	Must be elected at issue. Owner & annuitant must be same person to elect	<b>Ages</b> 40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102)	Income Ride Charge Annual Fee o 0.95% of the	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	100.00% Withdrawal Availability May begin anytime after 1st contract year and	Must be elected at issue. Owner & annuitant must be		Percentage 4.00% at Age 65 for Single Life Refer to Market/alue Agent Guide (ET-EIA-1102) for additional Income	Income Ride Charge Annual Fee	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income	100.00% Withdrawal Availability May begin anytime after 1st contract	Must be elected at issue. Owner & annuitant must be same person to elect		Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102)	Income Rid Charge Annual Fee 0.95% of th	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	100.00% Withdrawal Availability 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		Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Income Rid Charge Annual Fee 0.95% of th	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, plus 10% Benefit Base Bonus ar premium, accumulated at 4.00% plus credited rate for up to 10 years 1-Year Interest	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Percentage 4.00% at Age 65 for Single Life Refer to Market/alue Agent Guide (ET-EIA-1102) for additional Income	Income Rid Charge Annual Fee 0.95% of th	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Income Rid Charge Annual Fee 0.95% of th Accumulation V	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible	Income Rid Charge Annual Fee 0.95% of th Accumulation V	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00% 5.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u>	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00% 5.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup>		Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler,	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Cap	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00% 5.00% 50.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 2.8.00% 4.50% 4.50% 1.75%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Percentage 4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Income \$10,000 NQ/Q \$2,000 Additional	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hor	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00% 5.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup>	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler,	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Cap	140.00% 110.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.75% 4.75% 30.00% 5.00% 50.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 2.8.00% 4.50% 4.50% 1.75%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Percentage 4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible Income \$10,000 NQ/Q \$2,000 Additional	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hon	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         50.00%         2.00%         10.00%         90.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 1.75% 9.00%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u>	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hon Waiver <sup>4</sup> ,	
MarketSeven	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	140.00%           110.00%           Income Withdrawals           Lifetime income           based on the Benefit           Base, multiplied by           the Income           Withdrawal           Percentage           2.75%           4.75%           30.00%           5.00%           50.00%           10.00%           90.00%           125.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 4.25% 28.00% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00%	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u>	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hon Waiver <sup>4</sup> ,	
	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         50.00%         2.00%         10.00%         90.00%	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 4.25% 28.00% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5,	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$1 Million <sup>1</sup>	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hor Waiver <sup>4</sup> , Terminal Illn	
MarketSeven	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Cap 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	140.00%110.00%Income WithdrawalsLifetime incomebased on the BenefitBase, multiplied bythe IncomeWithdrawalPercentage2.75%4.75%30.00%5.00%50.00%2.00%10.00%90.00%125.00%100.00%Income Withdrawals	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	40-80	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 <sup>1</sup>	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hor Waiver <sup>4</sup> , Terminal Illn	
MarketSeven	P	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Cap 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	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         2.00%         10.00%         90.00%         125.00%         100.00%         Lifetime income	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 4.50% 4.50% 75.00% 100.00% 85.00% Withdrawal Availability	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$1 Million <sup>1</sup> Income Withdrawal Percentage	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hor Waiver <sup>4</sup> , Terminal Illn	
MarketSeven	P on first-yea	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Focus50 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	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         50.00%         2.00%         10.00%         90.00%         125.00%         100.00%         Lifetime income         based on the Benefit	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal Availability May begin	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at issue. Owner &	40-80	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$1 Million <sup>1</sup> Income Withdrawal Percentage 4.30% at Age 65	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hor Waiver <sup>4</sup> , Terminal Illn Income Rid Charge	
MarketSeven	P on first-yea	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap 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 Optional Income Rider Premium, plus 7% Benefit Base Bonus	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         50.00%         10.00%         90.00%         125.00%         100.00%         Lifetime income	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal Availability May begin anytime after	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at	40-80 0-85	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$1 Million <sup>1</sup> Income Withdrawal Percentage	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hon Waiver <sup>4</sup> , Terminal Illne Income Rid Charge Annual Fee	
MarketSeven	P on first-yea	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Cap 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 Premium, plus 7% Benefit Base Bonus r premium, compounded at 7.00% annually for up	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         50.00%         2.00%         10.00%         90.00%         125.00%         100.00%         Lifetime income         based on the Benefit	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal Availability May begin anytime after 1st contract	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5% Issue Requirements Must be elected at issue. Owner &	40-80	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 <sup>1</sup> Income Withdrawal Percentage 4.30% at Age 65 for Single Life See MarketSeven Agent Guide (ET-MSI-1102)	Income Rid Charge Annual Fee 0.95% of th Accumulation V Income Rider Chronic-Illne Doubler, Nursing Hon Waiver <sup>4</sup> , Terminal Illne Income Rid Charge Annual Fee 1.25% of th	
MarketSeven	P on first-yea	MARC 5% 1-Year Point-to-Point Participation Optional Income Rider Premium, 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 Monthly Average Cap 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 Optional Income Rider Premium, plus 7% Benefit Base Bonus	140.00%         110.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by         the Income         Withdrawal         Percentage         2.75%         4.75%         30.00%         5.00%         0.00%         10.00%         100.00%         Income Withdrawals         Lifetime income         based on the Benefit         Base, multiplied by	100.00% Withdrawal Availability May begin anytime after 1st contract year and age 50 2.25% 4.25% 28.00% 4.50% 4.50% 4.50% 4.50% 1.75% 9.00% 75.00% 100.00% 85.00% Withdrawal Availability May begin anytime after	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural. 7 Years <sup>3</sup> 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	Percentage 4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages Flexible <u>Minimum</u> \$10,000 NQ/Q \$2,000 Additional <u>Maximum</u> \$1 Million <sup>1</sup> Income Withdrawal Percentage 4.30% at Age 65 for Single Life See MarketSeven	Income Rid Charge Annual Fee 0.95% of th Accumulation M Income Rider Chronic-Illne Doubler, Nursing Hon Waiver <sup>4</sup> , Terminal Illne Income Rid Charge Annual Fee	

• 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 Barcl

-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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## [6/12/2020]

## **Fixed Annuities**

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 6/12/20)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
	0-90	3 Years	1.75%	Single	10,10,9% <sup>3</sup>		Full Accumulation Value	Nursing Home Waiver <sup>4</sup> , Terminal Illness
		5 Years	2.50%	Minimum	10,10,9,9,8% <sup>3</sup>	Cumulative Interest Beginning Immediately		
Certainty Select <sup>®</sup>		6 Years	2.65%	\$10,000 NQ/Q	10,10,9,9,8,8% <sup>3</sup>			
		8 Years	2.75%	Maximum 1	10,10,9,9,8,8,7,7% <sup>3</sup>			
		10 Years	3.00%	\$ 1 Million <sup>1</sup>	10,10,9,9,8,8,7,7,6,5% <sup>3</sup>			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 6/12/20) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour <sup>®</sup> (Base Contract)		None	3.15%	1st Year Only	None	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour <sup>®</sup> (MVA)	0.05	1.50%	3.15%		Yes	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver <sup>4</sup> ,
ChoiceFour <sup>®</sup> (Liquidity)	0-85 None 2.60% 1.50% 2.60%		2.60%	\$10,000 NQ/Q Maximum \$ 1 Million <sup>1</sup>	None	6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Terminal Illness
<b>ChoiceFour</b> <sup>®</sup> (Liquidity + MVA)			φτινιιιιστι	Yes	6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+		

Circula Decerium		Annuity Options	\$100,000 Premi						
Single Premium Immediate Annuity	Ages		Current Rates (as of 6/12/2020)	Monthly Payment	Minimum Payment	Payment Modes	Premium	Additional Notes	
	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,693.75	\$100	Monthly Quarterly Semi-Annually Annually	Single	Payments may	
			10-Year Fixed Period	\$941.96			Minimum \$30,000 NQ/Q Maximum \$ 1 Million <sup>1</sup>	vary in states with Premium Tax: CA, ME, NV, SD, WV, WY	
Orafidance			15-Year Fixed Period	\$689.28					
Confidence Income Annuity <sup>®</sup>			20-Year Fixed Period	\$565.52					
	0-85	Single & Joint Life	Life Only - Male 65	\$529.72					
			Life Only - Female 65	\$482.18				Life payments may vary by qualified type	
			Joint Life - M65 / F65	\$421.41				quaimed type	

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.

<sup>1</sup>Maximum 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 <sup>2</sup>By Current Company Practice

<sup>3</sup>May vary by state

<sup>4</sup>Available 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 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 Guaranteed Contract (2% for 2020 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium Guaranteed Contract Rate (2% for 2020 contracts).



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