

RENEWAL RATES

MARKETVALUE INDEX® ANNUITY

Get more than a flashy, up front rate. Get a renewal rate you can count on in the future to help keep your retirement plans on track.

Renewal Rate History

EquiTrust has a proven history of strong renewal rates that we're not afraid to share. But don't just take our word for it. Here's a look at the actual renewal rate history for a MarketValue Index Annuity contract issued on 2/1/2008.

	YEAR 1 2008	YEAR 2 2009	YEAR 3 2010	YEAR 4 2011	YEAR 5 2012	YEAR 6 2013	YEAR 7 2014	YEAR 8 2015	YEAR 9 2016	YEAR 10 2017	YEAR 11 2018	YEAR 12 2019	YEAR 13 2020	YEAR 14 2021	YEAR 15 2022	
1-YR INTEREST ACCT	2.80%	2.80%	2.80%	3.05%	3.05%	3.05%	3.05%	2.55%	2.55%	2.15%	2.00%	2.00%	2.00%	2.00%	2.00%	
1-YR PT-TO-PT CAP	6.25%	6.25%	6.25%	6.50%	6.50%	6.50%	6.50%	5.75%	5.75%	5.40%	5.00%	5.00%	5.00%	5.00%	5.00%	
1-YR AVG CAP	7.50%	7.50%	7.50%	7.75%	7.75%	7.75%	7.75%	6.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
1-YR AVG PART	60.0%	60.0%	60.0%	65.0%	65.0%	65.0%	65.0%	55.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	
1-YR MO CAP	N/A	N/A	2.25%	2.50%	2.50%	2.50%	2.50%	2.00%	1.85%	1.75%	1.35%	1.35%	1.35%	1.00%	1.00%	
2-YR AVG CAP	No Cap	No Cap	20.0%	No Cap	20.0%	20.0%	20.0%	20.0%	20.0%	18.0%	15.0%	15.0%	12.00%	15.0%	12.0%	15.0%

With the exception of the 1-Year Interest Account, renewal rates do not reflect actual credited rates, or the amounts credited to the account. The actual credited amounts are based on the performance of the S&P 500 Index, subject to the renewal cap or participation rate.





Call me to receive a customized quote.



7100 Westown Pkwy, #200 West Des Moines, IA 50266 • [EquiTrust.com](https://www.EquiTrust.com)

This flyer may not be used in Idaho or Oregon. The S&P500® Index is a product of S&P Dow Jones Indices, LLC. ("S&P DJI") and has been licensed for use by EquiTrust Life Insurance Company. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services, LLC. ("S&P"). These trademarks have been licensed for use by S&P DJI and sublicensed for certain purposes by EquiTrust Life Insurance Company. EquiTrust annuity products are not sponsored, endorsed, sold, or promoted by S&P DJI, S&P, or any of their respective affiliates or third party licensors, and none of such parties make any representation regarding the advisability of purchasing EquiTrust annuity products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.® The information shown provides no assurance of future renewal rate or interest rate decisions. Renewal rate history is only one aspect of an annuity product; your client should consider all features before purchasing. Contact the Company for current rates. Contract issued on Contract Form Series ICC18-ET-MP10-2000(05-18) or ET-MPP-2000(02-05). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Not available in all states. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services.