INDEX STRATEGY DIVERSIFICATION

Don't Put All Your Eggs in One Strategy Basket

There's a good reason why index annuities offer a variety of index strategies — not all perform consistently through varying market cycles. For example, a point-to-point cap strategy tends to perform well in a stable growth environment, while an averaging strategy tends to stand out more in a volatile environment. The "quilt" chart below shows the annual performance rankings among the (1-year) index accounts offered with MarketValue Index Annuity during the 11 years ending 12/31/2018.

MarketValue Index

Index strategy annual performance rankings 1/1/2008 — 12/31/2018; Assumes cap and participation rates in effect 9/20/2019

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
S&P 500										
-38.49%	23.45%	12.78%	0.00%	13.41%	29.60%	11.39%	-0.73%	9.54%	19.42%	-6.24%
GS Dynamo	Pt to Pt Par	Pt to Pt Par	Mo Avg Cap	Mo Avg Par	Pt to Pt Par	GS Dynamo	Pt to Pt Cap	Pt to Pt Cap	Mo Cap	Mo Avg Cap
3.22%	9.38%	5.11%	1.84%	7.18%	11.84%	7.80%	0.00% Tie	4.75%	13.75%	2.42%
Pt to Pt Cap	Mo Avg Cap	Pt to Pt Cap	Mo Avg Par	GS Dynamo	Mo Cap	Mo Avg Cap	Pt to Pt Par	Pt to Pt Par	Pt to Pt Par	Mo Avg Par
0.00% Tie	5.01%	4.75%	1.29%	6.90%	11.78%	5.20%	0.00% Tie	3.81%	7.77%	1.70%
Pt to Pt Par	Pt to Pt Cap	GS Dynamo	Pt to Pt Cap	Mo Avg Cap	Mo Avg Par	Pt to Pt Cap	Mo Avg Cap	Mo Avg Cap	GS Dynamo	Pt to Pt Cap
0.00% Tie	4.75%	4.27%	0.00% Tie	5.50%	11.10%	4.75%	0.00% Tie	3.03%	7.63%	0.00% Tie
Mo Avg Cap	Mo Avg Par	Mo Avg Cap	Pt to Pt Par	Pt to Pt Par	Mo Avg Cap	Pt to Pt Par	Mo Avg Par	Mo Avg Par	Mo Avg Par	Pt to Pt Par
0.00% Tie	3.51%	1.40%	0.00% Tie	5.36%	5.50%	4.56%	0.00% Tie	2.12%	7.08%	0.00% Tie
Mo Avg Par	GS Dynamo	Mo Avg Par	GS Dynamo	Pt to Pt Cap	Pt to Pt Cap	Mo Cap	Mo Cap	Mo Cap	Mo Avg Cap	GS Dynamo
0.00% Tie	0.00% Tie	0.98%	0.00% Tie	4.75%	4.75%	4.48%	0.00% Tie	1.02%	5.50%	0.00% Tie
Mo Cap	GS Dynamo	Mo Avg Par	GS Dynamo	GS Dynamo	Pt to Pt Cap	Mo Cap				
0.00% Tie	0.00% Tie	0.00%	0.00% Tie	3.46%	0.40%	3.64%	0.00% Tie	0.65%	4.75%	0.00% Tie

- Each crediting strategy earned a top ranking in at least one year
- In 3 of the 4 years of either negative or zero index performance, at least one strategy achieved positive performance
- Only 2015 resulted in zero credits among all index strategies

By diversifying premium among a variety of strategies, your clients may realize more consistent overall performance than going "all in" on a single strategy — and reduces the temptation to chase past results by reallocating.

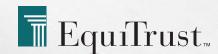
Important Considerations When Evaluating an Index Annuity

When seeking an accumulation-focused index annuity, consider the cap and participation rates available among <u>all</u> strategies offered. As the chart illustrates, index strategy performance is subject to market conditions <u>throughout</u> the year, not just the index change at the end of the contract year. Also consider the issuer's commitment to strong renewal rates.

Index Annuity for All Seasons

MarketValue Index features a 10-year design, and 8 index-linked strategies with competitive cap and participation rates. Two account options are linked to a multi-asset, risk-controlled "Dynamo Index."

Learn more about this simple, client-friendly index annuity. Call EquiTrust Sales Support at 866-598-3694, or visit **Agents.EquiTrust.com**.



For illustrative purposes only. Past performance does not assure future results. The annual returns for the index strategies assume the current cap or participation rate applied consistently for the example period, and may not reflect actual rates available during the example period. Cap and participation rates can change annually; some two-year accounts are offered but not included in this example. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. 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. For Producer Use Only.

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