

Annuity State Variation Summary

Effective January 15, 2019



Index Annuities

MarketPower Bonus Index

Surrender Charge Variation

AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA

MarketValue Index

Surrender Charge Variation

AK, CA, CT, DE, FL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA

No MVA

CA, DE

MarketTen Bonus Index

Surrender Charge Variation

CA, DE

No MVA

CA, DE

MarketSeven Index

Surrender Charge Variation

CA

No MVA

CA, DE

Fixed Annuities

Certainty Select

Surrender Charge Variation

AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA

Renewal At End of Period Variation

AK, AL, FL, SC

No MVA

CA, VT

No Nursing Home Waiver

MA

No Terminal Illness Rider

PA

ChoiceFour

Surrender Charge Variation

AK, CA, CT, FL, IN, MA, MD, MN, MT, NV, OH, OK, OR, TX, UT, VT, WA

No Nursing Home Waiver

MA

No Terminal Illness Rider

PA

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

EquiTrust Life Insurance Company

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