

# Annuity State Variation Summary

Effective April 1, 2019



## Index Annuities

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### 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

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### 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 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 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

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