

# EquiTrust Annuity All Product Summary

September 21, 2018

## Simple Series – Index Annuities

| Index Annuities   | Bonus   | Account Options  | Current Rates<br>(as of 9/17/18)                     | Surrender Charges  | Ages              | Premiums  | Riders   |
|---|---|--|--|--|-------------------|---|--|
| MarketTwelve Bonus Index®   | 12% Total<br>6% of premiums year 1; 2% of AV years 2, 3, 4                  | 1-Year Interest  | 1.30%  | 14 Years<br>20,20,19,19,18,17,16,<br>14,12,10,8,6,4,2%                     | 0-75              | 1st Year Only   | Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness                       |
|   |   | 1-Year Pt-to-Pt Cap  | 2.50%  |  |                   | <b>Minimum</b><br>\$30,000 NQ/Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Daily Avg Cap   | 2.75%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 40.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.10%  |  |                   |   |  |
|   |   | 2-Year Monthly Avg Cap   | 6.00%  |  |                   |   |  |
| MarketPower Bonus Index®  | <b>BONUS SPECIAL!</b><br>12% on all first-year premium – Limited Time       | 1-Year Interest  | 1.50%  | 14 Years <sup>3</sup><br>20,20,19,19,18,17,16,<br>14,12,10,8,6,4,2%        | 0-75              | 1st Year Only   | Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness                       |
|   |   | 1-Year Pt-to-Pt Cap  | 3.00%  |  |                   | <b>Minimum</b><br>\$20,000 NQ/Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Daily Avg Cap   | 3.50%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 50.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.20%  |  |                   |   |  |
|   |   | 2-Year Monthly Avg Cap   | 8.00%  |  |                   |   |  |
| MarketBooster Index®  | 7% Total<br>4% of premiums years 1-5;<br>2% of AV year 2<br>1% of AV year 3 | 1-Year Interest  | 1.65%  | 9 Years <sup>3</sup><br>17.5,17.5,17.5,17.5<br>17.5,13,10,8,6%             | 0-80              | Flexible  | Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness                       |
|   |   | 1-Year Pt-to-Pt Cap  | 3.50%  |  |                   | <b>Minimum</b><br>\$10,000 NQ/\$2,000 Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Daily Avg Cap   | 4.00%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 50.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.25%  |  |                   |   |  |
|   |   | 2-Year Monthly Avg Cap   | 8.00%  |  |                   |   |  |
| MarketTen Bonus Index®  | 6% of premiums years 1-5  | 1-Year Interest  | 2.00%  | 10 Years <sup>3</sup><br>10,10,10,10,10,<br>9,8,7,6,4%                     | 0-80              | Flexible  | Return of Premium,<br>Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness |
|   |   | 1-Year Pt-to-Pt Cap  | 5.00%  |  |                   | <b>Minimum</b><br>\$30,000 NQ/Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Daily Avg Cap   | 6.00%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 60.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.30%  |  |                   |   |  |
|   |   | 2-Year Monthly Avg Cap   | 8.00%  |  |                   |   |  |
| Builder Bonus Index®<br><br>CT, DE, MN, MT, NV, OK, OR, TX, UT & WA Only                | 6% of premium year 1  | 1-Year Interest  | 2.00%  | 9 Years<br>9,8,7,6,5,5,4,5,<br>3,5,2,5,1,5%                                | 0-80              | Flexible  | Return of Premium,<br>Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness |
|   |   | 1-Year Pt-to-Pt Cap  | 5.00%  |  |                   | <b>Minimum</b><br>\$30,000 NQ/Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Daily Avg Cap   | 6.00%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 60.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.30%  |  |                   |   |  |
|   |   | 2-Year Monthly Avg Cap   | 8.00%  |  |                   |   |  |
| MarketValue Index®  |   | 1-Year Interest  | 2.75%  | 10 Years <sup>3</sup><br>12,12,12,12,11,<br>10,8,6,4,2%                    | 0-80 <sup>3</sup> | Flexible  | Income For Life,<br>Nursing Home Waiver,<br>Terminal Illness                       |
|   |   | 1-Year Pt-to-Pt Cap  | 6.00%  |  |                   | <b>Minimum</b><br>\$10,000 NQ/Q<br><b>Maximum</b><br>\$1 Million <sup>1</sup>   |  |
|   |   | 1-Year Pt-to-Pt Part   | 55.00%   |  |                   |   |  |
|   |   | 1-Year Monthly Avg Cap   | 7.00%  |  |                   |   |  |
|   |   | 1-Year Monthly Avg Part  | 100.00%  |  |                   |   |  |
|   |   | 1-Year Monthly Cap   | 1.90%  |  |                   |   |  |
| 2-Year Monthly Avg Cap  | 20.00%  |  |  |  |                   |   |  |
| <b>Income Benefit Rider</b>   | <b>Description</b>  | <b>Income Withdrawals</b>  | <b>Withdrawal Availability</b>                       | <b>Issue Requirements</b>  | <b>Ages</b>       | <b>Income Withdrawal Percentage</b>   | <b>Rider Charge</b>  |
| <b>Income For Life (Optional Rider)</b><br><br>Available on all Simple Series annuities | 6% compounded accumulation for up to 10 years on the Benefit Base           | Lifetime income based on the greater of the Benefit Base or the Accumulation Value, multiplied by the Income Withdrawal Percentage | May begin anytime after 2nd contract year and age 50 | Owner & annuitant must be same person to elect unless owner is non-natural | All Issue Ages    | 4.75% at Age 65 for Single Life<br>See Income For Life Agent Guide (ET-IBR-1102) for additional Income Withdrawal Percentages | Annual Fee of 0.75% of the Accumulation Value                                      |

• Minimum Guaranteed Rates for Index Annuities: 1-Yr Int Acct: 1.00%; 1-Yr Pt-to-Pt Cap: 1.00%; 1-Yr Avg Cap: 1.00%; 1-Yr Mo Avg Part: 10.00%; 1-Yr Mo Cap: 0.50%; 2-Yr Mo Avg Cap: 3.00%; 1-Yr Pt-to-Pt Part: 10%; 2-Yr Pt-to-Pt Part: 20%  
 • Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+

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Strategic Series – Index Annuities

| Index Annuities  | Account Options   | Current Rates<br>(as of 9/17/18)  | Surrender Charges  | Ages   | Premiums   | Riders  |   |
|--|---|---|--|--|--|---|---|
| <b>DynaMARC Index®</b><br>Index information:<br>www.solactive.com Ticker symbol: GSDYNMO5              | 1-Year Interest   | 2.60%   | 10 Years <sup>3</sup><br>10, 10, 10, 10, 10,<br>9, 8, 7, 6, 4% | 0-80   | Flexible<br><b>Minimum</b><br>\$10,000 NQ/Q<br><b>Maximum</b><br>\$ 1 Million <sup>1</sup> | Strategic Income Option,<br>Nursing Home Waiver, Terminal Illness   |   |
|  | 1-Year Pt-to-Pt Part (Dynamo)   | 80.00%  |  |  |  |   |   |
|  | 2-Year Pt-to-Pt Part (Dynamo)   | 100.00%   |  |  |  |   |   |
|  | 1-Year Pt-to-Pt Cap   | 5.00%   |  |  |  |   |   |
|  | 1-Year Monthly Cap  | 1.85%   |  |  |  |   |   |
| <b>Accumulator MarcSeven Index®</b><br>Index information:<br>www.solactive.com Ticker symbol: GSDYNMO5 | 1-Year Interest   | 3.00%   | 7 Years <sup>3</sup><br>9, 8, 7, 6.5, 5.5, 4.5,<br>3.5%        | 0-85   | Flexible<br><b>Minimum</b><br>\$10,000 NQ/Q<br><b>Maximum</b><br>\$ 1 Million <sup>1</sup> | Nursing Home Waiver <sup>4</sup> ,<br>Terminal Illness  |   |
|  | 1-Year Pt-to-Pt Part (Dynamo)   | 90.00%  |  |  |  |   |   |
|  | 2-Year Pt-to-Pt Part (Dynamo)   | 100.00%   |  |  |  |   |   |
|  | 1-Year Pt-to-Pt Cap   | 6.00%   |  |  |  |   |   |
|  | 1-Year Monthly Cap  | 1.75%   |  |  |  |   |   |
| <b>Income MarcSeven Index®</b><br>Index information:<br>www.solactive.com Ticker symbol: GSDYNMO5      | 1-Year Interest   | 2.25%   | 7 Years <sup>3</sup><br>9, 8, 7, 6.5, 5.5, 4.5,<br>3.5%        | 40-80  | Flexible<br><b>Minimum</b><br>\$10,000 NQ/Q<br><b>Maximum</b><br>\$ 1 Million <sup>1</sup> | Automatic Income Rider,<br>Nursing Home Waiver, Terminal Illness  |   |
|  | 1-Year Pt-to-Pt Part (Dynamo)   | 75.00%  |  |  |  |   |   |
|  | 2-Year Pt-to-Pt Part (Dynamo)   | 90.00%  |  |  |  |   |   |
|  | 1-Year Pt-to-Pt Cap   | 5.00%   |  |  |  |   |   |
|  | 1-Year Monthly Cap  | 1.40%   |  |  |  |   |   |
| Income Benefit Rider   | Description   | Income Withdrawals  | Withdrawal Availability  | Issue Requirements   | Ages   | Income Withdrawal Percentage  | Rider Charge                                  |
| <b>Strategic Income Option (Optional Rider)</b><br><br>Available on DynaMARC Index Annuity             | 4.00% plus weighted average index/ interest credits, compounded for up to 10 years; 10% Benefit Base bonus on all first-year premiums | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50           | Owner & annuitant must be same person to elect unless owner is non-natural | 0-80   | 4.75% at Age 65 for Single Life<br>See Strategic Income Option Agent Guide (ET-SIO-1102) for additional Income Withdrawal Percentages | Annual Fee of 0.95% of the Accumulation Value |
| <b>Income MarcSeven Rider</b><br><br>Included on Income MarcSeven Index                                | 7% compounded roll-up rate for up to 7 years; 7% Benefit Base bonus on all first-year premiums  | Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage | May begin anytime after 1st contract year and age 50           | Owner & annuitant must be same person to elect unless owner is non-natural | 40-80  | 4.80% at Age 65 for Single Life<br>See Income MarcSeven Agent Guide (ET-IMS-1102) for additional Income Withdrawal Percentages        | Annual Fee of 1.25% of the Accumulation Value |

Fixed Annuities

| Multi-Year Guarantee Annuities | Ages | Guarantee Period | Current Rates<br>(as of 5/15/18) | Premiums                  | Surrender Charges                   | Free Withdrawals                          | Death Benefit           | Riders   |
|--------------------------------|------|------------------|----------------------------------|---------------------------|-------------------------------------|---|-------------------------|--|
| <b>Certainty Select®</b>       | 0-90 | 3 Years          | 2.50%                            | Single                    | 10,10,9% <sup>3</sup>               | Cumulative Interest Beginning Immediately | Full Accumulation Value | Nursing Home Waiver <sup>4</sup> ,<br>Terminal Illness |
|                                |      | 5 Years          | 3.00%                            | <b>Minimum</b>            | 10,10,9,9,8% <sup>3</sup>           |   |                         |  |
|                                |      | 6 Years          | 3.10%                            | \$10,000 NQ/Q             | 10,10,9,9,8,8% <sup>3</sup>         |   |                         |  |
|                                |      | 8 Years          | 3.20%                            | <b>Maximum</b>            | 10,10,9,9,8,8,7,7% <sup>3</sup>     |   |                         |  |
|                                |      | 10 Years         | 3.25%                            | \$ 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<br>(as of 4/12/18)<br>Year 1 | Premiums                  | MVA  | Surrender Charges                             | Free Withdrawals  | Riders   |
|--------------------------------------|------|---------------|--|---------------------------|------|---|---|--|
| <b>ChoiceFour® (Base Contract)</b>   | 0-85 | None          | 3.00%                                      | 1st Year Only             | None | 9 Years <sup>3</sup><br>12,11,10,9,8,7,6,4,2% | Prior 12 months interest  | Nursing Home Waiver <sup>4</sup> ,<br>Terminal Illness |
| <b>ChoiceFour® (MVA)</b>             |      | 1.50%         | 3.00%                                      | Minimum                   | Yes  | 9 Years <sup>3</sup><br>12,11,10,9,8,7,6,4,2% | Prior 12 months interest  |  |
| <b>ChoiceFour® (Liquidity)</b>       |      | None          | 2.75%                                      | Maximum                   | None | 6 Years <sup>3</sup><br>12,11,10,9,8,7%       | Interest only on 1st contract year, <sup>2</sup><br>10% of Account Value years 2+ |  |
| <b>ChoiceFour® (Liquidity + MVA)</b> |      | 1.50%         | 2.75%                                      | \$ 1 Million <sup>1</sup> | Yes  | 6 Years <sup>3</sup><br>12,11,10,9,8,7%       | Interest only on 1st contract year, <sup>2</sup><br>10% of Account Value years 2+ |  |

| Single Premium Immediate Annuity  | Ages | Annuity Options         | \$100,000 Premium                |                 | Minimum Payment | Payment Modes                                     | Premiums   | Additional Notes   |
|-----------------------------------|------|-------------------------|----------------------------------|-----------------|-----------------|---|--|--|
|                                   |      |                         | Current Rates<br>(as of 9/17/18) | Monthly Payment |                 |   |  |  |
| <b>Confidence Income Annuity®</b> | 0-90 | Fixed Period 5-20 Years | 5-Year Fixed Period              | \$1,741.28      | \$100           | Monthly<br>Quarterly<br>Semi-Annually<br>Annually | Single<br><br>Minimum \$30,000 NQ/Q<br>Maximum \$ 1 Million <sup>1</sup> | Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY<br><br>Life payments may vary by qualified type |
|                                   |      |                         | 10-Year Fixed Period             | \$944.12        |                 |   |  |  |
|                                   |      |                         | 15-Year Fixed Period             | \$684.12        |                 |   |  |  |
|                                   |      |                         | 20-Year Fixed Period             | \$563.12        |                 |   |  |  |
|                                   | 0-85 | Single & Joint Life     | Life Only - Male 65              | \$568.76        |                 |   |  |  |
|                                   |      |                         | Life Only - Female 65            | \$520.30        |                 |   |  |  |
|                                   |      | Joint Life - M65 / F65  | \$457.97                         |                 |                 |   |  |  |

<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.

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

<sup>3</sup>May vary by state and/or issue age

<sup>4</sup>Available through age 80

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus & DynaMARC: 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2018 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus & DynaMARC: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (1% for 2018 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (2% for 2018 contracts), less surrender charges.

