

EquiTrust Index Life Product Summary

11/19/2018

Product	Payment Options	Premium Bonus	Return of Premium Feature	Death Benefit Guarantee	Issue Ages ¹	Minimum Premium	Surrender Charges	Policy Fees & Expense Charges	Free Withdrawals ³	Interest/Index Rates				Loans ³
										Account	Current	Minimum	Illustrated Rate	
Secure SuiteLife™	Single	5% of premium	ROP Graded Over 5 Years	Lifetime	45-85	\$10,000	10 years (12, 12, 12, 12, 11, 10, 8, 6, 4, 2, 0%)	Policy Expense Charge: per \$1,000, years 1-10 Policy Fee: \$10 per month COI Charge: Taken monthly from AV	5% of Accumulation Value after 1 st contract year	Account	Current	Minimum	Illustrated Rate	Variable loan rate declared annually. Current rate is 5.50%
										1-Year Interest	4.50%	2.00%		
										1-Year Pt-to-Pt Cap Index	10.00%	3.00%	6.09%	
										1-Year Monthly Cap Index	3.00%	0.50%	4.96%	
										1-Year Monthly Avg Part Index	100.00%	10.00%	6.09%	
1-Year Pt-to-Pt Part (Dynamo)	135.00%	10.00%	4.89%											
Growth SuiteLife™	Single ⁵	No	No	None	45-80	\$25,000	15 years, declining scale, varies by gender and underwriting class	Policy Expense Charge: per \$1,000, years 1-15 Policy Fee: \$10 per month Premium Load: 2% of Premium COI Charge: Taken monthly from AV	10% of Accumulation Value after 1 st contract year	Account	Current	Minimum	Illustrated Rate	Fixed loan rate of 4.00% annually. Preferred loans years 11+
										1-Year Interest	5.00%	2.00%		
										1-Year Pt-to-Pt Cap Index	13.00%	3.00%	7.35%	
										1-Year Monthly Avg Part Index	120.00%	10.00%	7.35%	
										1-Year Pt-to-Pt Part Index	70.00%	10.00%	7.35%	
1-Year Pt-to-Pt Part (Dynamo)	160.00%	10.00%	5.77%											

Sample Face Amounts					
based on \$100,000 Single Premium					
Product	Underwriting Class	Issue Age 60	Issue Age 70	Issue Age 80	
Secure SuiteLife™	Female	Non-Tobacco	\$187,000	\$146,000	\$119,000
		Tobacco	\$162,000	\$132,000	\$112,000
	Male	Non-Tobacco	\$168,000	\$133,000	\$110,000
		Tobacco	\$151,000	\$125,000	\$107,000
Growth SuiteLife™	Female	Non-Tobacco	\$250,474	\$166,692	\$119,526
		Tobacco	\$187,160	\$137,494	\$111,071
	Male	Non-Tobacco	\$219,287	\$149,400	\$112,579
		Tobacco	\$171,083	\$127,369	\$106,524

Underwriting

Point of Sale up to \$250,000 combined premium. APS required for total combined premium in EquiTrust Life products of \$250,000 and above. Accept/Decline to Table 4.

Taxation

All EquiTrust life policies will be MEC's, except for a 1035 exchange from a non-MEC life policy.

Accelerated Death Benefit Rider

Terminal Illness, Nursing Care Confinement or Chronic Care. Can either be taken as a lump sum (subject to discount factor) or as a monthly payment.

Maximum Face Amount²

\$750,000⁴

¹Backdating is not available.

²May be lower for clients with other inforce EquiTrust contracts.

³Withdrawals & loans will negatively impact your life insurance policy and may cause the policy to lapse.

⁴Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

⁵The initial premium paid establishes the policy's Face Amount. The initial premium is equal to the Guideline Single Premium. No additional premiums are allowed until the cumulative Guideline Level Premiums exceed the initial premium paid. Payment of the initial premium does not guarantee the policy will stay inforce prior to maturity. At some point in the future the policy may need additional premiums to keep the policy in force

Products and features not available in all states and might vary by state. Policy issued on Contract Form Series ICC17-ETL-IUL-2000(01-17) and ICC17-ETL-FPIUL-2000(10-17). EquiTrust Life Insurance Company, West Des Moines, IA.

Sales Support -- 800-811-9733

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