INDEX ANNUITIES

Competitive Income Benefit Riders

Each Index Annuity features a unique income benefit rider (IBR) that pays contract owners income they can’t outlive – even if the contract’s Accumulation Value is depleted.

Competitive IBR Features

• Enhanced Income Withdrawals – Income Withdrawal Amounts may be doubled for up to 5 years in the event of a chronic illness (up to 50% for joint owners); included at no additional cost.
  — No confinement required – 2 of 6 Activities of Daily Living
  — Also applies to Extreme Permanent Cognitive Impairment
  — Withdrawals may continue even if the Accumulation Value is depleted
  — Approved in all states

• Upon spousal continuation of lifetime payments with single life payout, income is recalculated and continues for the life of the spouse even if Accumulation Value is depleted.

• The income rider annual fee is based on the contract’s Accumulation Value – not the faster-growing Benefit Base, practiced by most carriers. A lower rider cost may result in preserving Accumulation Value for your client’s estate.

Competitive Rollup Designs

The Benefit Base is equal to all premiums and premium bonuses, less withdrawals, compounded at a defined rate, for either 7 or 10 years. The faster the Benefit Base accumulates, the greater the income.

<table>
<thead>
<tr>
<th>Benefit Base Bonus</th>
<th>Rollup Design and Rate</th>
<th>Profile Benefit Base Bonus + Rollup Result In:</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>MarketPower Bonus Index®</td>
<td>10%</td>
<td>6.0% up to 10 Years</td>
<td>Strong Guaranteed Income in Early Years</td>
</tr>
<tr>
<td>MarketTen Bonus Index®</td>
<td>6%</td>
<td>6.5% up to 10 Years</td>
<td>Strong Guaranteed Income in Later Years</td>
</tr>
<tr>
<td>MarketValue Index®</td>
<td>10%</td>
<td>Stackable: 4.0% + Interest/Index Credits up to 10 Years</td>
<td>Strong Non-Guaranteed Income</td>
</tr>
<tr>
<td>MarketSeven Index™</td>
<td>7%</td>
<td>7.0% up to 7 Years</td>
<td>Strongest Guaranteed Income in Years 3-9</td>
</tr>
</tbody>
</table>

Income riders must be elected at issue, at a minimum issue age of 40 years. When elected, the contract’s cap and participation rates are slightly lower than non-IBR contracts. Income payments may begin after the first contract year, when owners age is 50 or greater.

Learn more about competitive income riders from EquiTrust. Call EquiTrust Sales Support at 866-598-3694, or visit Agents.EquiTrust.com.