

# ANNUITY STATE VARIATION SUMMARY

Effective August 1, 2023



## Fixed index annuities

| Product                  | Surrender charge variation                                             | No MVA |
|--------------------------|------------------------------------------------------------------------|--------|
| MarketPower Bonus Index® | AK, CT, DE, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA     | -      |
| MarketTen Bonus Index®   | CA, DE                                                                 | CA, DE |
| MarketValue Index®       | AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA | CA, DE |
| MarketSeven Index®       | CA                                                                     | CA, DE |
| MarketFive Index™        | CA                                                                     | CA     |

## Rate buy-up fixed index annuities

| Product                  | Surrender charge variation | Premium bonus variation | No MVA |
|--------------------------|----------------------------|-------------------------|--------|
| MarketForce Bonus Index™ | CA                         | CA                      | CA     |
| MarketMax Index™         | CA                         | -                       | CA     |

## Long-term care fixed index annuity

| Product | Issue age variation | No wellness rider | No MVA |
|---------|---------------------|-------------------|--------|
| Bridge® | WI                  | OR                | DE, WA |

## Fixed annuities

| Product           | Surrender charge variation                                                     | Renewal at end of period variation | No MVA |
|-------------------|--------------------------------------------------------------------------------|------------------------------------|--------|
| Certainty Select® | AK, CA, CT, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT, WA                 | AK, AL, FL, SC                     | CA, VT |
| ChoiceFour®       | AK, CA, CT, FL, ID, IN, MA, MD, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA | -                                  | -      |

**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.**