

# 2-Year Point-to-Point Participation Index Account

Available with certain index annuities from EquiTrust Life Insurance Company®

Index credits to your annuity's Accumulation Value are based on the change in the index value for the two-year contract period. The point-to-point strategy compares two points – the value of the index at the beginning of the contract period to the value at the end of the period.

Any point-to-point percentage increase is multiplied by a participation rate. The resulting amount is credited to your annuity's Accumulation Value at the end of each two-year contract period.

The participation rate may be reset at the beginning of every two contract years at the discretion of EquiTrust Life Insurance Company but can never be less than the guaranteed minimum participation rate of 10%.

Once added to your Accumulation Value, index credits are locked in. If index values decline in later years, any index credits previously added cannot be lost. If the index is down for the year, the credited amount is zero.

## Hypothetical Index-Crediting Calculation Examples

### Index is Up

Beginning 2-Year Contract Period Index Value: 250      Ending 2-Year Contract Period Index Value: 270

Index Percentage Change Calculation

$$\frac{270}{250} - 1 = 8.00\%$$

Current 2-Year Participation Rate: 110.00%  
Hypothetical Credited Rate: **8.80%**

### Index is Down

Beginning 2-Year Contract Period Index Value: 250      Ending 2-Year Contract Period Index Value: 240

Index Percentage Change Calculation

$$\frac{240}{250} - 1 = -4.00\%$$

Hypothetical Credited Rate: **0%**  
(may never be less than 0%)

The calculation examples and participation rates are hypothetical and are not guaranteed. They do not represent actual index results or actual crediting rates.

This index strategy is issued on form series ICC19-ET-2PP(05-19), ET-2PPGS(10-16), ET-2PP(05-19). Products not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa.

