

<b>Product description</b>	<p>A single premium deferred fixed annuity featuring a one-year annual reset interest rate. Allows multiple premiums in the first year only. A base contract and the availability of two options plus a combination option provide a total of four contract variations:</p> <ul style="list-style-type: none"> <li>• Base Contract</li> <li>• Liquidity Option</li> <li>• MVA Option</li> <li>• MVA + Liquidity Option</li> </ul>
<b>Applicant ages</b>	0-85. All owners and annuitants.
<b>Minimum/maximum premium</b>	See the All-Product Summary on the Agent Gateway (Agents.EquiTrust.com, click “Products”) for current minimum and maximum premium amounts.
<b>Interest crediting</b>	Interest rates will vary for the Base Contract and Liquidity Option. Initial interest rate is guaranteed for one contract year. All premiums received in the first contract year will receive the same interest rate as the initial single premium paid. The current interest rate may change on each contract anniversary, subject to the Minimum Guaranteed Interest Rate.
<b>Cash Surrender Value</b>	Accumulation Value less any applicable surrender charges with Market Value Adjustment (MVA) if applicable. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.
<b>Minimum Guaranteed Contract Value</b>	100% of premiums paid (excluding any premium bonus), less any partial withdrawals, plus interest earned at a rate of no lower than 1% and no higher than 3%, less surrender charges.
<b>Death benefit</b>	Upon death of Owner, full Accumulation Value.
<b>Annuitization benefit</b>	On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant’s 100th birthday. The Accumulation Value is available for annuitization after the fifth year if a minimum payout of 5 years or life is elected.
<b>Nursing Home Waiver</b>	Available through applicant age 80. After the first contract year, access to full Accumulation Value is available in the event of nursing home confinement of owner for 90 days. There is no charge for this rider.
<b>Terminal Illness Rider</b>	Available for all applicant ages at no charge. Access up to 75% of the Accumulation Value in the event of the owner’s terminal illness.
<b>Rate hold</b>	If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received.

**BASE CONTRACT**

The Base Contract features the following provisions:

**Base Contract  
surrender charge**

Based on a percentage of the Accumulation Value. Applies to partial withdrawals in excess of the free withdrawal amount. In the event of a full surrender, applies to the Accumulation Value and any free withdrawals in the contract year.

<b>9-year schedule</b>	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%
<b>FL</b>	10%	10%	10%	9%	8%	7%	6%	4%	2%	0%
<b>AK, CA, CT, ID, IN, MA, MD, MN, MT, NV, NJ, OH, OK, OR, PA, TX, UT, VT &amp; WA</b>	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0%

**Base Contract  
free withdrawals**

Interest earned in the previous 12 months may be withdrawn at any time without surrender charge or MVA, either systematically or as a single withdrawal. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken via EFT.

**MVA OPTION**

If the optional MVA option is selected, a premium bonus will apply and the contract provisions are modified as follows:

**Market Value Adjustment**

Available as an option at contract issue only. If elected, an MVA is applied when surrender charges apply. In no event will the Cash Surrender Value, after adjustment for the MVA, be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

**Premium bonus**

1.5% premium bonus is applied immediately to the Accumulation Value when the MVA Option is selected.

**LIQUIDITY OPTION**

If the optional Liquidity Option is selected, a lower interest rate will apply and the contract provisions are modified as follows:

**Liquidity Option  
surrender charge**

<b>6-year schedule</b>	12%	11%	10%	9%	8%	7%	0%
<b>FL</b>	10%	10%	10%	9%	8%	7%	0%
<b>AK, CA, CT, ID, IN, MA, MD, MN, MT, NV, NJ, OH, OK, OR, PA, TX, UT, VT &amp; WA</b>	9%	8%	7%	6.5%	5.5%	4.5%	0%

**Liquidity Option  
free withdrawals**

By current company practice, during the first contract year, earned interest may be taken systematically. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal.

**MVA + LIQUIDITY OPTION**

If both options are selected, the contract is issued with a 6-year surrender charge schedule, 10% free withdrawals after the first contract year, MVA, 1.5% premium bonus and lower interest rate.



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Product features and rider availability may vary by state. See contract for complete details. Contract issued on Contract Form Series ET-SPA-2000(11-04) or ICC16-ET-SPA-2000(07-16). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

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