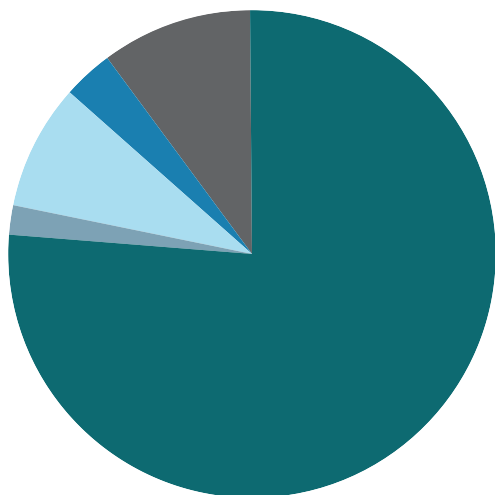


Investment Portfolio Profile (as of 12/31/2020)

EquiTrust's investment strategies are anchored by a disciplined and diversified management style. A strong concentration of investment-grade holdings provides assurance that the guarantees associated with EquiTrust's products are honored and our promises to customers are kept.

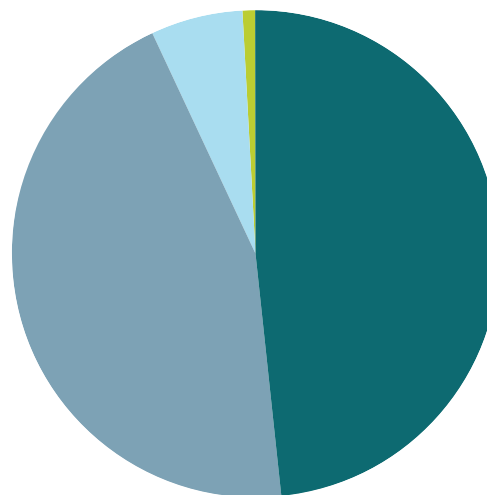
INVESTED ASSETS

\$23.0 Billion



INVESTMENT CLASS

93% Investment Grade



■ Bonds & Cash	\$17,591,512,545	76.5%
■ Stocks	\$463,437,964	2.0%
■ Mortgage	\$1,884,323,983	8.2%
■ Contract Loans	\$9,110,232	0.0%
■ Separate Accounts	\$734,010,005	3.2%
■ Other	\$2,309,086,107	10.0%
Total	\$22,991,480,836	100.0%

■ NAIC 1 - AAA/AA/A	48.5%
■ NAIC 2 - BBB	44.8%
■ NAIC 3 - BB	5.9%
■ NAIC 4 - B	0.8%
■ NAIC 5 - CCC or lower	0.0%
■ NAIC 6 - In or near default	0.0%
Classes 1 and 2 are Investment Grade	100.0%

NAIC = National Association of Insurance Commissioners

Risk-Based Capital – 380%* Risk-Based Capital Ratio is a closely watched measure of an insurance company's capital relative to its contractual obligations. This level is several times the risk-based capital required by our insurance regulators.

Solvency Ratio – \$106.54* The Solvency Ratio expresses financial soundness and a company's ability to meet policy obligations as they come due. Assets divided by each \$100 in liabilities result in a solvency ratio, expressed as a dollar figure. Assets are bonds, stocks, cash and short-term investments; liabilities exclude separate accounts. The higher the amount, the stronger the company's position to cover unforeseen emergency cash requirements.

*Assets and financial highlights as of December 31, 2020, on a statutory basis.

Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa.
 Products distributed by EquiTrust Insurance Marketing Services; in California doing business as
 EQT Insurance Marketing Services.
 ET-FINOV (3-21)

