




EQUITRUST  
COMPANY  
OVERVIEW

HELPING YOU  
NAVIGATE A  
**COURSE FOR  
THE FUTURE**



**EquiTrust<sup>®</sup>**  
Life Insurance Company



In an ever-changing financial landscape, strength, stability and solutions matter. At EquiTrust, we are committed to offering you strategies and services that take you forward, helping you secure the financial future you envision. We back our commitment to you through our core principles — integrity, strength and innovation — and a solid and sound financial position.

## **EQUITRUST IS A NAME YOU CAN TRUST**

EquiTrust is a national carrier of annuity and life insurance products designed to help you meet your financial objectives. Whether you would like to accumulate savings on a tax-deferred basis while protecting your savings from market risk, secure guaranteed retirement income, plan for long-term care expenses or transfer wealth to your loved ones, we can help.

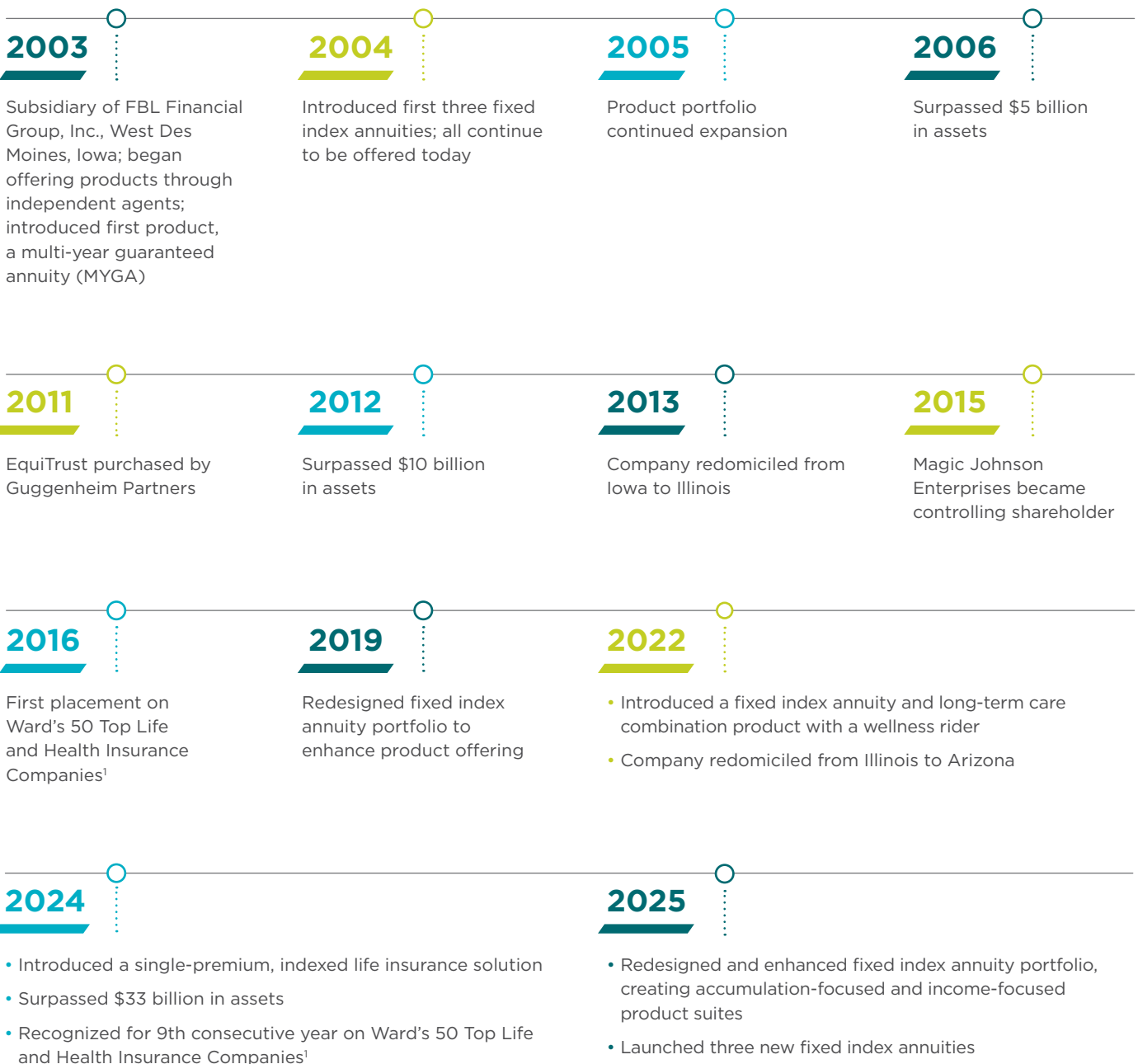
Through a nationwide network of independent insurance agents, we offer accumulation-focused bonus and non-bonus fixed index annuities, income-focused fixed index annuities, a long-term care fixed index annuity hybrid and single-premium indexed life insurance. We also offer multi-year guarantee, traditional fixed rate and immediate annuities.

# A PROUD HISTORY, A BRIGHT FUTURE

If you are looking for a company shaped by experience — a company you can trust to help build and protect your future — EquiTrust may be the perfect fit. We are anchored by our history, but continue to evolve and adapt to better meet the needs of our clients.

Today, Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust. Historically, our background is diverse and driven by a quest for progress.

## EQUITRUST TIMELINE



## HOW WE ARE RATED IN THE INDUSTRY

Based on our financial strength, stability and position in the marketplace, EquiTrust has been awarded high marks by leading sources of insurer ratings.

### EquiTrust company ratings

**A.M. Best Company<sup>2</sup>**

B++ (Good)

**Fitch<sup>3</sup>**

A- (Strong)

**Standard & Poor's<sup>4</sup>**

A- (Strong)

## WELL CAPITALIZED AND FINANCIALLY STRONG

EquiTrust employs a disciplined and diversified management style, and we are dedicated to meeting the financial obligations of our clients. Based on capital standards closely watched by insurance-industry regulators, we are strongly capitalized and positioned to fulfill our promises through a range of economic scenarios, including prolonged downturns.

The strength and success of our portfolio<sup>5</sup> demonstrate our expertise in the financial industry.

**Risk-based capital (RBC):** 477%

**What is this?** Reflects 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:** 109.21%

**What is this?** Represents the company's ability to meet its policy obligations. Assets divided by each \$100 in liabilities result in a solvency ratio, expressed as a percentage. The higher the percentage, the stronger the company's position to cover unforeseen emergency cash requirements.

### Growth of total assets

EquiTrust's total invested assets have increased from about \$14.5 billion in 2014 to \$33.6 billion at year-end 2024.



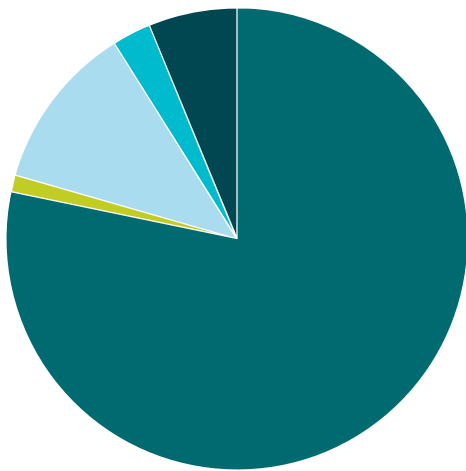


## Distribution of assets

The EquiTrust investment portfolio provides the company with liquidity and income — and has increased steadily. More than 89% of the portfolio is made up of bonds, mortgages and cash.

### INVESTED ASSETS

**\$33.6 billion**



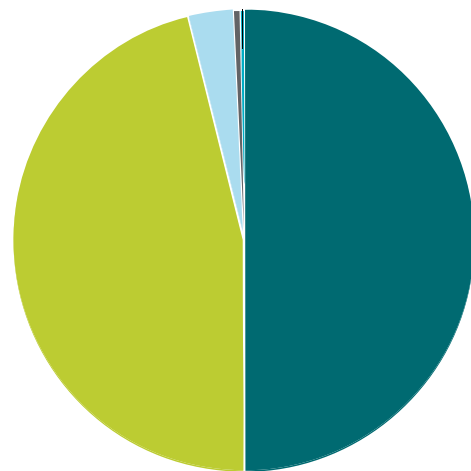
Bonds & cash	\$26,264,196,054	78.2%
Stocks	\$404,314,129	1.2%
Mortgage	\$3,911,417,282	11.7%
Contract loans	\$6,704,576	0.0%
Separate accounts	\$900,578,391	2.7%
Other	\$2,089,512,211	6.2%
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Total	\$33,576,722,643	100.0%

## Investment-grade portfolio

A predominantly investment-grade portfolio lends itself to greater stability by providing reduced risk paired with higher diversification and access to capital, plus the potential for steady, long-term growth.

### INVESTMENT CLASS

**96% investment grade**



NAIC 1 — AAA/AA/A	49.9%
NAIC 2 — BBB	46.1%
NAIC 3 — BB	3.2%
NAIC 4 — B	0.5%
NAIC 5 — CCC or lower	0.3%
NAIC 6 — In or near default	0.0%
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Classes 1 and 2 are investment grade	100.0%

NAIC = National Association of Insurance Commissioners

## CORPORATE SOCIAL RESPONSIBILITY

As a company of Magic Johnson Enterprises, EquiTrust supports its vision to foster community and economic empowerment. We are committed to creating opportunities for the underprivileged and underserved in our communities through civic engagement and philanthropic contributions.

EquiTrust champions a variety of nonprofits, as well as local and national organizations. Our employees participate in a number of important community events and activities — for missions including hunger, health and housing — through the EquiTrust Cares volunteerism initiative.

## MEETING YOU WHERE YOU ARE

When you are searching for a company that demonstrates integrity, strength and innovation — one that can help you meet your financial needs and objectives — look no further than EquiTrust. Because you know where you are going, and it is our job to help you get there.

<sup>1</sup> Ward Group is part of Aon Hewitt, a business unit of Aon plc. (NYSE: AON)

<sup>2</sup> A.M. Best “B++” (Good) rating as of August 18, 2012. A.M. Best has 13 active-company insurance company ratings and reflect the current and independent opinion of a company’s ability to meet its obligations to policyholders, and are derived by evaluating a company’s balance sheet strength, operating performance and business profile. A “B++” rating is the fifth highest of the active-company ratings. The A.M. Best rating scale is A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor). A.M. Best’s ratings are not a warranty of an insurer’s current or future ability to meet obligations to policyholders, nor are they a recommendation of a specific policy, contract, rate or claim practice.

<sup>3</sup> All Fitch Ratings (Fitch) credit ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: <https://www.fitchratings.com/understandingcreditratings>. In addition, the following <https://www.fitchratings.com/rating-definitions-document> details Fitch’s rating definitions for each rating scale and rating categories, including definitions relating to default.

<sup>4</sup> Standard & Poor’s Rating Services “A-” (Strong) rating as of July 2024. Standard & Poor’s has eight financial strength ratings assigned to solvent insurance companies: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak), CCC (Very Weak), CC (Extremely Weak). Plus (+) or minus (-) modifiers show the relative standing within the categories from AA to CCC.

<sup>5</sup> Assets and financial highlights as of December 31, 2024, on a statutory basis.

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.



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