



# ALL-PRODUCT SUMMARY

## FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — BONUS ▼

Product	Bonus	Crediting strategies	Surrender charges	Ages	Premium	Riders
<b>MarketEdge Bonus Index™</b>	<del>20%</del> <b>13%*</b> bonus over three years — <del>8%</del> <b>11%*</b> of premium in year 1, plus 4% of Accumulation Value on first three contract anniversaries	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	10 years: 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1% <sup>1</sup>	0-80	First year only: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Nursing Home Waiver Rider, Terminal Illness Rider
<b>MarketPower Bonus Index®</b>	<del>12%</del> <b>15%*</b> of premium in year 1	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	14 years: 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% <sup>1</sup>	0-75	First year only: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Nursing Home Waiver Rider, Terminal Illness Rider
<b>MarketTen Bonus Index®</b>	<del>8%</del> <b>11%*</b> of premium in years 1-5	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	10 years: 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5% <sup>1</sup>	0-80	Flexible: Min: \$10,000 NQ/ \$5,000 Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Return of Premium, Nursing Home Waiver Rider, Terminal Illness Rider

**FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — NON-BONUS ▼**

Product	Crediting strategies	Surrender charges	Ages	Premium	Riders
<b>MarketValue Index®</b>	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	10 years: 12, 12, 12, 12, 11, 10, 8, 6, 4, 2% <sup>1</sup>	0-85	Flexible: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Nursing Home Waiver Rider <sup>5</sup> , Terminal Illness Rider Guaranteed Accumulation Value benefit
<b>MarketSeven Index®</b>	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	7 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5% <sup>1</sup>	0-85	Flexible: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Nursing Home Waiver Rider <sup>5</sup> , Terminal Illness Rider Guaranteed Accumulation Value benefit
<b>MarketFive Index™</b>	<ul style="list-style-type: none"> <li>• 1-Yr Interest</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Cap with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Par with Buy-Up</li> <li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li> <li>• S&amp;P 500 1-Yr Monthly Avg Par</li> <li>• S&amp;P 500 1-Yr Monthly Cap</li> <li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li> <li>• S&amp;P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par</li> <li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	5 years: 9, 8, 7, 6.5, 5.5% <sup>1</sup>	0-90	Flexible: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	Nursing Home Waiver Rider <sup>5</sup> , Terminal Illness Rider Guaranteed Accumulation Value benefit

## FIXED INDEX ANNUITIES — INCOME-FOCUSED ▼

Product	Crediting strategies		Surrender charges	Ages	Premium	Riders
MarketEarly Income Index™	<ul style="list-style-type: none"><li>• 1-Yr Interest</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li><li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li><li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li><li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li></ul>		10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% <sup>1</sup>	45-80	Flexible: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	IBR with chronic illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider
	Income Benefit Rider					
	Description	Income withdrawals	Withdrawal availability	Issue requirements	Income withdrawal percentage	Annual rider fee
	15% Benefit Base bonus on year 1 premiums, compounded at 7.00% annually for years 1-5, then 4.00% annually for years 6-10	Lifetime income based on the Benefit Base, multiplied by the income withdrawal percentage	May begin anytime after first contract year and age 50	Automatically included; owner and annuitant must be same person unless owner is non-natural	6.60% at age 65 for single life; refer to MarketEarly Income Index Agent Guide (ET-ME-BR-1102) for additional income withdrawal percentages	1.25% of the Accumulation Value

Product	Crediting strategies		Surrender charges	Ages	Premium	Riders
MarketFuture Income Index™	<ul style="list-style-type: none"><li>• 1-Yr Interest</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li><li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li><li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li><li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li></ul>		10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% <sup>1</sup>	40-80	Flexible: Min: \$10,000 NQ/Q Min additional: \$2,000 Max: \$2,000,000 <sup>2</sup>	IBR with chronic illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider
	Income Benefit Rider					
	Description	Income withdrawals	Withdrawal availability	Issue requirements	Income withdrawal percentage	Annual rider fee
	10% Benefit Base bonus on year 1 premiums, compounded at 8.00% annually for up to 10 years	Lifetime income based on the Benefit Base, multiplied by the income withdrawal percentage	May begin anytime after first contract year and age 50	Automatically included; owner and annuitant must be same person unless owner is non-natural	6.15% at age 65 for single life; refer to MarketFuture Income Index Agent Guide (ET-MFI-BR-1102) for additional income withdrawal percentages	1.25% of the Accumulation Value

## FIXED INDEX ANNUITY WITH LTC COVERAGE ▼

Product	Crediting strategies	Surrender charges	Ages	Premium	Underwriting	Riders	LTC Rider Information
<b>Bridge®</b>	<ul style="list-style-type: none"> <li>1-Yr Interest</li> <li>S&amp;P 1-Yr Pt-to-Pt Cap</li> <li>S&amp;P 1-Yr Pt-to-Pt Par</li> <li>S&amp;P 1-Yr Monthly Avg Par</li> <li>S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li> <li>Barclays Focus50 1-Yr Pt-to-Pt Par</li> </ul>	10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% <sup>1</sup>	55-80 <sup>1</sup>	Flexible: Min: \$50,000 NQ Min additional: \$2,000; \$250,000 per year max additional after year 1 <sup>2</sup> Max first-year coverage <sup>3</sup> : \$1,000,000	Guaranteed approval 3 underwriting classes Ability to opt out	Nursing Home Waiver Rider, Terminal Illness Rider, Long-Term Care Rider, Wellness Rider, <sup>1</sup> Inflation Rider <sup>3</sup> IBR not available	Tax-free <sup>4</sup> , no receipts required, payable for 60 months. 1% premium load. <sup>3</sup> Monthly LTC Rider charge. \$100 annual Wellness Rider charge <sup>1</sup>

## MULTI-YEAR GUARANTEE ANNUITY ▼

Product	Surrender charges	Ages	Premium	Free withdrawals	Death benefit	Riders
<b>Certainty Select®</b>	3 years: 10, 10, 9% <sup>1</sup> 5 years: 10, 10, 9, 9, 8% <sup>1</sup> 6 years: 10, 10, 9, 9, 8, 8% <sup>1</sup> 8 years: 10, 10, 9, 9, 8, 8, 7, 7% <sup>1</sup> 10 years: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5% <sup>1</sup>	0-90	Single: Min: \$10,000 NQ/Q Max: \$2,000,000 <sup>2</sup>	Cumulative interest beginning immediately	Full Accumulation Value	Nursing Home Waiver Rider <sup>5</sup> , Terminal Illness Rider

## TRADITIONAL FIXED ANNUITY ▼

Product	Contract options	Bonus	Surrender charges	Ages	Premium	MVA	Free withdrawals	Riders
ChoiceFour®	Base contract	None	9 years: 12, 11, 10, 9, 8, 7, 6, 4, 2% <sup>1</sup>	0-85	First year only: Min: \$10,000 NQ/Q Max: \$2,000,000 <sup>2</sup>	None	Prior 12 months interest	Nursing Home Waiver Rider <sup>5</sup> , Terminal Illness Rider
	MVA	1.50%				Yes		
	Liquidity	None	6 years: 12, 11, 10, 9, 8, 7% <sup>1</sup>			None	Interest only in first contract year, <sup>6</sup> 10% of Account Value years 2+	
	Liquidity + MVA	1.50%				Yes		

## SINGLE PREMIUM IMMEDIATE ANNUITY ▼

Product	Annuity options	Minimum payment	Payment modes	Ages	Premium	Additional notes
<b>Confidence Income®</b>	Fixed period 5-20 years	\$100	Monthly	0-90	Single: Min: \$30,000 NQ/Q Max: \$2,000,000 <sup>2</sup>	Payments may vary in states with premium tax: CA, CO, ME, NV, SD, WY
	Single and joint life		Quarterly Semi-annually Annually	0-85		Life payments may vary by qualified type

LIFE INSURANCE ▼

Product	Bonus	Crediting strategies	Surrender charges	Ages	Death benefit	Premium	Benefits
WealthMax Bonus Life®	12% <del>15%</del> * of single premium	<ul style="list-style-type: none"><li>• 1-Yr Interest</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Cap</li><li>• S&amp;P 500 1-Yr Pt-to-Pt Performance Trigger</li><li>• S&amp;P 500 1-Yr Monthly Avg Par</li><li>• S&amp;P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par</li><li>• S&amp;P MARC 5% ER 1-Yr Pt-to-Pt Par</li><li>• Barclays Focus50 1-Yr Pt-to-Pt Par</li></ul>	10 years: 12, 12, 12, 12, 11, 10, 8, 6, 4, 2%	45-80	Greater of: <ul style="list-style-type: none"><li>• Face amount less any loan balance</li><li>• Maximum of Accumulation Value or Minimum Guaranteed Cash Value, multiplied by the minimum death benefit factor, less any loan balance</li></ul>	Single: Min: \$10,000 premium Max: \$1,000,000 face amount per client	Accelerated Death Benefit Rider <sup>7</sup> , Longevity Benefit, Return of Premium, RightNow Underwriting
	Accelerated Death Benefit Rider <sup>8</sup>						
	Description	Terminal Illness Benefit	Nursing Care Confinement Benefit <sup>7</sup>		Chronic Care Benefit		Rider fee
	Automatically included, provides access to living benefits for qualified medical conditions	Death benefit as lump-sum payment with a 95% discount factor applied if diagnosed terminally ill	Up to 100% of death benefit if confined to nursing facility for at least 90 days, taken as monthly payments over 36 months or lump sum with an 85% discount factor applied		Up to 100% of death benefit if diagnosed as chronically ill, (unable to perform 2 of 6 ADLs or severe cognitive impairment) taken as monthly payments over 60 months or lump sum with a 75% discount factor applied		One-time \$250 fee at time of claim
	Longevity Benefit						
	Description		Requirements		Monthly income payments	Payment duration	Taxation
Automatically included, gives access to death benefit as monthly income payments in later years <sup>8</sup>		<ul style="list-style-type: none"><li>• Inforce for minimum of 15 years</li><li>• Insured is age 85 or higher</li><li>• No withdrawals, loans or Accelerated Death Benefit Rider<sup>7</sup> payments have been made</li></ul>		Equal the death benefit at time of election divided by 60	Monthly for up to five years, may be stopped at any time	Payments are taxable	

Visit [Agents.EquiTrust.com](https://Agents.EquiTrust.com) to view current rates for all products.



## EquiTrust is a name you can trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help your clients meet their financial objectives — look no further than EquiTrust. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust.

\*Limited time special. Go to [Agents.EquiTrust.com/Specials](https://Agents.EquiTrust.com/Specials) for details.

Minimum Guaranteed Rates for fixed index annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Participation: 10%; 1-Year Pt-to-Pt Performance Trigger: 1.00%; 1-Year Monthly Avg Participation: 10%; 1-Year Monthly Cap: 0.50%; 1-Year S&P Intraday Pt-to-Pt Participation: 10%; 2-Year S&P Intraday Pt-to-Pt Participation: 10%; 1-Year S&P MARC5 Participation: 10%; 1-Year Barclays Focus50 Participation: 10%. Free withdrawals on fixed index annuities: Interest only first contract year, 10% of Account Value years 2+.

Rate hold: Applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

<sup>1</sup> May vary by state

<sup>2</sup> Maximum cumulative premium for all annuity products is \$2,000,000, except for Bridge. Bridge maximum LTC Benefit at issue and WealthMax Bonus Life maximum face amount at issue are \$1,000,000 per client. Higher amounts require home office approval. After year 1, \$250,000 per contract year for MarketTen Bonus Index, MarketValue Index, MarketSeven Index, MarketFive Index, MarketEarly Income Index and MarketFuture Income Index.

<sup>3</sup> If Inflation Rider is chosen, the maximum first-year coverage decreases to \$250,000 and the premium load is increased and varies by issue age and risk class

<sup>4</sup> Long-term care benefits are typically tax-free under Internal Revenue Code Section 7702B. Generally, the maximum tax-free long-term care benefit payable from all coverage on the same insured is limited to the greater of actual qualified long-term care expenses or the per diem rate established by the IRS.

<sup>5</sup> Available through age 80

<sup>6</sup> By current company practice

<sup>7</sup> Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the application for rider provisions in your state. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both. Accelerated Death Benefits may be income tax-free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. The Accelerated Death Benefit shown is based on the initial face amount. Rider provisions, availability and definitions may vary by state.

<sup>8</sup> Not available in all states

### Minimum Guaranteed Contract Values

MarketEdge Bonus Index, MarketPower Bonus Index, MarketValue Index, MarketSeven Index, MarketFive Index, MarketEarly Income Index, MarketFuture Income Index: 87.5% at 3.00%. MarketTen Bonus Index: 100% at 3.00% less surrender charges. Bridge: 87.5% at 3.00% less withdrawals and LTC Rider charges. Certainty Select: 87.5% at 3.00%. ChoiceFour: 100% at 3.00% less surrender charges.

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

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