EquiTrust®
Life Insurance Company

# ALL-PRODUCT SUMMARY

## FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — BONUS

| Product | Bonus | Crediting strategies | Surrender charges | Ages | Premium | Riders |
|---|---|---|---|---|---|---|
| **MarketEdge Bonus Index™** | ~~20%~~ 23%* bonus over three years — ~~8%~~ 11%* of premium in year 1, plus 4% of Accumulation Value on first three contract anniversaries | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years:<br>16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1%[1] | 0-80 | First year only:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | Nursing Home Waiver Rider, Terminal Illness Rider |
| **MarketPower Bonus Index®** | ~~12%~~ 15%* of premium in year 1 | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 14 years:<br>20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%[1] | 0-75 | First year only:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | Nursing Home Waiver Rider, Terminal Illness Rider |
| **MarketTen Bonus Index®** | ~~8%~~ 11%* of premium in years 1-5 | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years:<br>10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%[1] | 0-80 | Flexible:<br>Min: $10,000 NQ/ $5,000 Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | 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 |
|---|---|---|---|---|---|
| **MarketValue® Index** | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years:<br>12, 12, 12, 12, 11, 10, 8, 6, 4, 2%[1] | 0-85 | Flexible:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | Nursing Home Waiver Rider[5], Terminal Illness Rider, Guaranteed Accumulation Value benefit |
| **MarketSeven Index®** | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 7 years:<br>9, 8, 7, 6.5, 5.5, 4.5, 3.5%[1] | 0-85 | Flexible:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | Nursing Home Waiver Rider[5], Terminal Illness Rider, Guaranteed Accumulation Value benefit |
| **MarketFive Index®** | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Par with Buy-Up<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 1-Yr Monthly Cap<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 5 years:<br>9, 8, 7, 6.5, 5.5%[1] | 0-90 | Flexible:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | Nursing Home Waiver Rider[5], Terminal Illness Rider, Guaranteed Accumulation Value benefit |

## FIXED INDEX ANNUITIES — INCOME-FOCUSED — NON-BONUS

| Product | Crediting strategies | Surrender charges | Ages | Premium | Riders |
|---|---|---|---|---|---|
| MarketEarly Income™ Index | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years:<br>9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%[1] | 45-80 | Flexible:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | 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** |
| 20% 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 |

## FIXED INDEX ANNUITIES — INCOME-FOCUSED — BONUS

| Product | Bonus | Crediting strategies | Surrender charges | Ages | Premium | Riders |
|---|---|---|---|---|---|---|
| MarketFuture Bonus Income™ Index | 8% of premium in year 1 | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years:<br>10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%[1] | 40-80 | Flexible:<br>Min: $10,000 NQ/Q<br>Min additional: $2,000<br>Max: $2,000,000[2] | 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** |
| 8% 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 | 6.95% at age 65 for single life; refer to MarketFuture Bonus Income Index Agent Guide (ET-MFB-BR-1102) for additional income withdrawal percentages | 1.25% of the Accumulation Value |

## FIXED INDEX ANNUITY WITH A BOOST

| Product | Boost | Crediting strategies | Surrender charges | Ages | Premium | Free withdrawals | Riders |
|---|---|---|---|---|---|---|---|
| **SmartBoost™ Index** | No-fee, built-in 40% BOOST via Enhanced Accumulation Value<br><br>Subject to 10-year vesting schedule: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100% on contract anniversary | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Participation<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par | 10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%[1] | 0-80 | Single:<br>Min: $10,000 NQ/Q<br>Max: $2,000,000[2] | After first contract year, 7% of initial premium withdrawn each contract year without surrender charge or MVA; refer to SmartBoost Index Agent Guide (ET-SMB-BR-1102) for more information about the impact of withdrawals | Nursing Home Waiver Rider, Terminal Illness Rider |

## FIXED INDEX ANNUITY WITH LTC COVERAGE

| Product | Crediting strategies | Surrender charges | Ages | Premium | Underwriting | Riders | LTC Rider Information |
|---|---|---|---|---|---|---|---|
| **Bridge®** | • 1-Yr Interest<br>• S&P 1-Yr Pt-to-Pt Cap<br>• S&P 1-Yr Pt-to-Pt Par<br>• S&P 1-Yr Monthly Avg Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%[1] | 50-80[1] | Flexible:<br>Min: $50,000 NQ<br>Min additional: $2,000; $250,000 per year max additional after year 1[2]<br>Max first-year coverage[3]: $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,[1] Inflation Rider[3]<br>IBR not available | Tax-free[4], no receipts required, payable for 60 months.<br>1% premium load,[3] monthly LTC Rider charge, $100 annual Wellness Rider charge[1] |

## MULTI-YEAR GUARANTEE ANNUITY

| Product | Surrender charges | Ages | Premium | Free withdrawals | Death benefit | Riders |
|---|---|---|---|---|---|---|
| **Certainty Select®** | 3 years: 10, 10, 9%[1]<br>5 years: 10, 10, 9, 9, 8%[1]<br>6 years: 10, 10, 9, 9, 8, 8%[1]<br>8 years: 10, 10, 9, 9, 8, 8, 7, 7%[1]<br>10 years: 10, 10, 9, 9, 8, 8, 7, 7, 6, 5%[1] | 0-90 | Single:<br>Min: $10,000 NQ/Q<br>Max: $2,000,000[2] | Cumulative interest beginning immediately | Full Accumulation Value | Nursing Home Waiver Rider[5], 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%[1] | 0-85 | First year only:<br>Min: $10,000 NQ/Q<br>Max: $2,000,000[2] | None | Prior 12 months interest | Nursing Home Waiver Rider[5], Terminal Illness Rider |
| | MVA | 1.50% | | | | Yes | | |
| | Liquidity | None | 6 years: 12, 11, 10, 9, 8, 7%[1] | | | None | Interest only in first contract year,[6] 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 |
|---|---|---|---|---|---|---|
| **Confidence Income®** | Fixed period 5-20 years | $100 | Monthly<br>Quarterly<br>Semi-annually<br>Annually | 0-90 | Single:<br>Min: $30,000 NQ/Q<br>Max: $2,000,000[2] | Payments may vary in states with premium tax: CA, CO, ME, NV, SD, WY |
| | Single and joint life | | | 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%~~ 15%* of single premium | • 1-Yr Interest<br>• S&P 500 1-Yr Pt-to-Pt Cap<br>• S&P 500 1-Yr Pt-to-Pt Performance Trigger<br>• S&P 500 1-Yr Monthly Avg Par<br>• S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par<br>• S&P MARC 5% ER 1-Yr Pt-to-Pt Par<br>• Barclays Focus50 1-Yr Pt-to-Pt Par | 10 years: 12, 12, 12, 12, 11, 10, 8, 6, 4, 2% | 45-80 | Greater of:<br>• Face amount less any loan balance<br>• Maximum of Accumulation Value or Minimum Guaranteed Cash Value, multiplied by the minimum death benefit factor, less any loan balance | Single:<br>Min: $10,000 premium<br>Max: $1,000,000 face amount per client | Accelerated Death Benefit Rider[7], Longevity Benefit, Return of Premium, RightNow Underwriting |

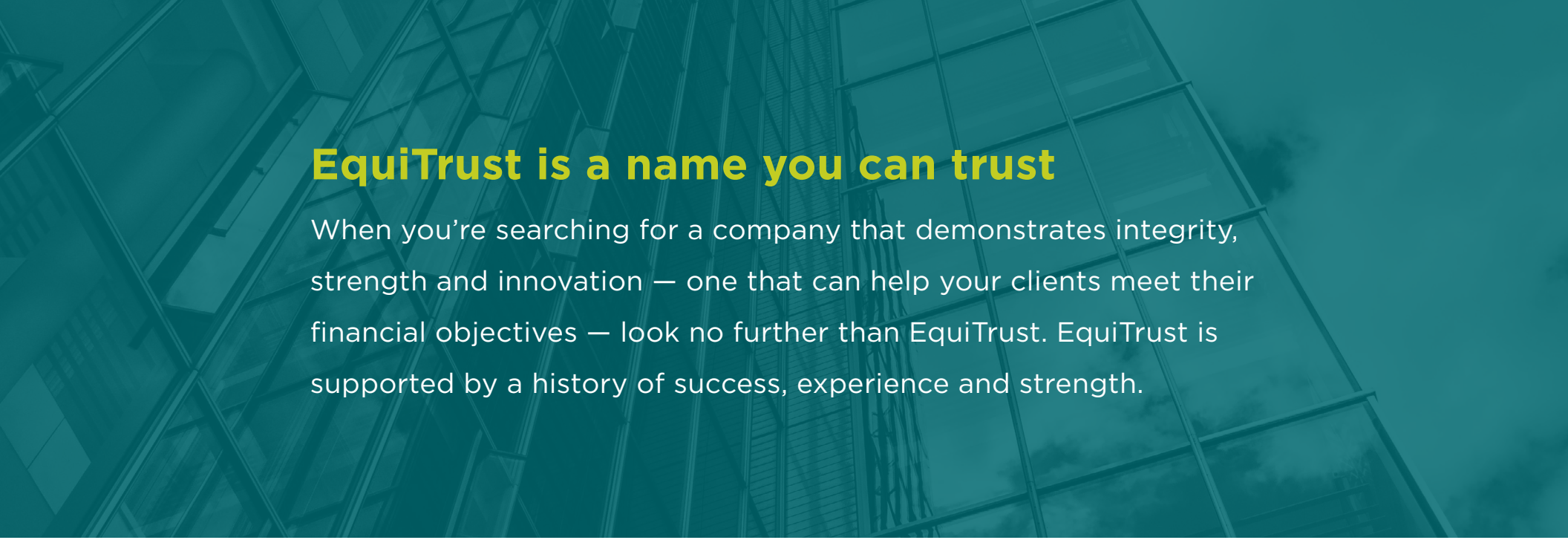
**Accelerated Death Benefit Rider[8]**

| Description | Terminal Illness Benefit | Nursing Care Confinement Benefit[7] | 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[8] | • Inforce for minimum of 15 years<br>• Insured is age 85 or higher<br>• No withdrawals, loans or Accelerated Death Benefit Rider[7] payments have been made | 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 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.

*Limited time special. Go to 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.

[1] May vary by state

[2] 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 Bonus Income Index.

[3] 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

[4] 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.

[5] Available through age 80

[6] By current company practice

[7] 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.

[8] Not available in all states

**Minimum Guaranteed Contract Values**

MarketEdge Bonus Index, MarketPower Bonus Index, MarketValue Index, MarketSeven Index, MarketFive Index, MarketEarly Income Index, SmartBoost Index: 87.5% at 2.40%. MarketTen Bonus Index, MarketFuture Bonus Index: 100% at 2.40% less surrender charges. Bridge: 87.5% at 2.40% less withdrawals and LTC Rider charges. Certainty Select: 87.5% at 2.40%. ChoiceFour: 100% at 2.40% less surrender charges.

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

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EquiTrust®
Life Insurance Company

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