

2-YEAR POINT-TO-POINT PARTICIPATION



Available on EquiTrust fixed index annuities and life insurance

Index credits to your annuity's Accumulation Value are based on the change in the index value for the two-year contract period. The point-to-point strategy compares two points — the value of the index at the beginning of the contract period and the value of the index at the end of the period.

Any point-to-point percentage increase is multiplied by a participation rate. The resulting amount is credited to your annuity's Accumulation Value at the end of each two-year contract period.

The participation rate may be reset by EquiTrust at the beginning of every two contract years, but will never be less than the guaranteed minimum participation rate.

If the index value increases, your Accumulation Value grows. If the index value declines, your Accumulation Value will simply remain unchanged from the previous period's Accumulation Value. Index credits will never be less than zero.

Hypothetical index crediting calculation examples

Index is up ▲

Beginning 2-year contract
Period index value: 250

Ending 2-year contract
Period index value: 270

Index percentage change calculation

$$\frac{270}{250} - 1 = 8.00\%$$

Current 2-year participation rate: 110.00%

Hypothetical credited rate: 8.80%

Index is down ▼

Beginning 2-year contract
Period index value: 250

Ending 2-year contract
Period index value: 240

Index percentage change calculation

$$\frac{240}{250} - 1 = -4.00\%$$

Hypothetical credited rate: 0%

(may never be less than 0%)

Calculation examples and participation rates are hypothetical and are not guaranteed. They do not represent actual index results or actual crediting rates.

A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. The market index does not include dividends paid on underlying stocks, and therefore does not reflect the total return of underlying stocks. Purchases of a fixed index annuity are not direct investments in the index. Withdrawals from a fixed index annuity may be subject to surrender charges.

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