

1-YEAR DAILY AVERAGE CAP



Available on EquiTrust fixed index annuities and life insurance

Index credits to your annuity's Accumulation Value are based on the average of the daily index values for the contract year in comparison to the index value at the beginning of the contract year. If the average index value is greater than the beginning value, you are credited with the percentage increase, subject to a specified annual cap rate. The annual cap rate is the most that can be credited in that contract year.

The cap may be reset by EquiTrust at the beginning of each contract year, but can never be less than the guaranteed minimum cap 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 index value:	1,775
Sum of daily index values for 1 year:	477,774
Number of business days for 1 year:	254
Sum divided by business days (477,774 / 254):	1,881

Index percentage change calculation

$$\frac{1,881}{1,775} - 1 = 5.97\%$$

Hypothetical cap rate: 5.0%

Hypothetical credited rate: 5.0%

Index is down ▼

Beginning index value:	1,775
Sum of daily index values for 1 year:	438,150
Number of business days for 1 year:	254
Sum divided by business days (438,150 / 254):	1,725

Index percentage change calculation

$$\frac{1,725}{1,775} - 1 = -2.82\%$$

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.

Crediting strategies may vary by product. Product availability and features may vary by state. See contract or policy for complete details. This material is intended for use with the general public. Guarantees provided are subject to the financial strength of EquiTrust Life Insurance Company. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, 7100 Westown Pkwy, Suite 200, West Des Moines, Iowa, 50266-2521. 866-598-3692. EquiTrust.com.