

1-YEAR MONTHLY AVERAGE PARTICIPATION



Available on EquiTrust fixed index annuities and life insurance

Index credits to your annuity's Accumulation Value are based on the average of the monthly values of the index for the contract year compared to the index value at the beginning of the contract year. The date of each monthly index value used is the date of your contract anniversary.

If the average of these monthly values is greater than the beginning index value, the percentage change is multiplied by a participation rate. The resulting amount is credited to your annuity's Accumulation Value at the end of each contract year.

The participation rate may be reset by EquiTrust at the beginning of each contract year, but can 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 example

Beginning index value: 1,500

End of month	Index value
1	1,500
2	1,400
3	1,600
4	1,500
5	1,700
6	1,600
7	1,800
8	1,700
9	1,900
10	1,800
11	2,000
12	1,900
Total 20,400	

Calculate monthly index average:

$$\frac{20,400}{12} = 1,700$$

Divide monthly index average by beginning index value and subtract 1:

$$\frac{1,700}{1,500} - 1 = 13.33\%$$

Multiply index gain by the participation rate:

$$13.33\% \times 60.00\% = 8.00\%$$

Hypothetical credited rate:

8.00%

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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