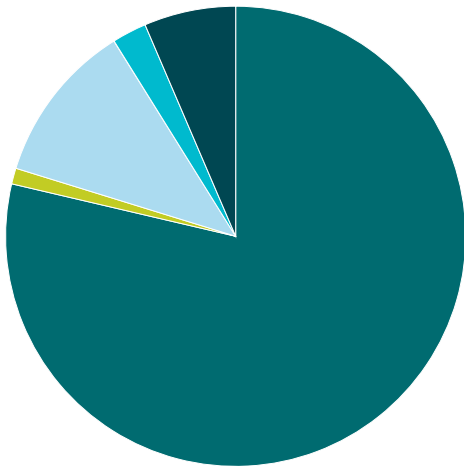


## Investment portfolio profile (as of 12/31/2025)

EquiTrust's investment strategies are anchored by a disciplined and diversified management style. A strong concentration of investment-grade holdings provides assurance that the guarantees associated with EquiTrust's products are honored and our promises to customers are kept.

### INVESTED ASSETS

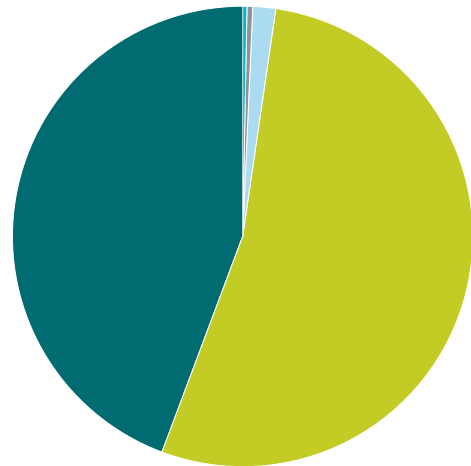
**\$37.8 billion**



<span style="color: #006666;">■</span> Bonds & cash	\$29,720,608,646	78.8%
<span style="color: #92D050;">■</span> Stocks	\$420,982,523	1.1%
<span style="color: #A6C9E8;">■</span> Mortgage	\$4,284,430,247	11.3%
<span style="color: #333333;">■</span> Contract loans	\$6,734,822	0.0%
<span style="color: #00A0C0;">■</span> Separate accounts	\$915,699,349	2.4%
<span style="color: #003366;">■</span> Other	\$2,434,058,602	6.4%
<b>Total</b>	<b>\$37,782,514,189</b>	<b>100.0%</b>

### INVESTMENT CLASS

**98% investment grade**



<span style="color: #006666;">■</span> NAIC 1 – AAA/AA/A	44.3%
<span style="color: #92D050;">■</span> NAIC 2 – BBB	53.4%
<span style="color: #A6C9E8;">■</span> NAIC 3 – BB	1.6%
<span style="color: #333333;">■</span> NAIC 4 – B	0.4%
<span style="color: #00A0C0;">■</span> NAIC 5 – CCC or lower	0.3%
<span style="color: #003366;">■</span> NAIC 6 – In or near default	0.0%

Classes 1 and 2 are investment grade 100.0%  
NAIC = National Association of Insurance Commissioners

## Risk-based capital – 499%\*

Risk-based capital ratio is a closely watched measure of an insurance company's capital relative to its contractual obligations. This level is several times the risk-based capital required by our insurance regulators.

## Solvency ratio – 109.05%\*

The solvency ratio expresses financial soundness and a company's ability to meet policy obligations as they come due. Assets divided by each \$100 in liabilities result in a solvency ratio, expressed as a dollar figure. Assets are bonds, stocks, cash and short-term investments; liabilities exclude separate accounts. The higher the amount, the stronger the company's position to cover unforeseen emergency cash requirements.

\*Assets and financial highlights as of December 31, 2025, on a statutory basis.

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