

# PERFORMANCE TRIGGER CREDITING STRATEGY



Predictable growth and downside protection through market volatility

Many EquiTrust fixed index annuities (FIAs) offer a 1-Year Point-to-Point Performance Trigger crediting strategy. Based on the growth of the S&P 500® Index, this strategy is designed to help you turn marginal market increases into strong, dependable growth.

## How it works

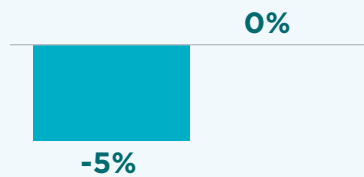
This crediting strategy measures the percentage change from the previous contract anniversary, with index credits equal to the declared trigger rate if index growth is positive. If the index decreases or has no growth, index credits are zero.

### Hypothetical example

Let's see how this strategy plays out assuming a 7% trigger rate.

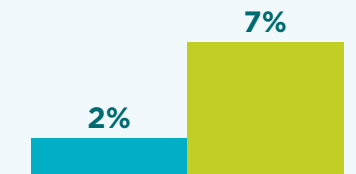
■ Index growth  
■ Index credits

#### Negative market growth



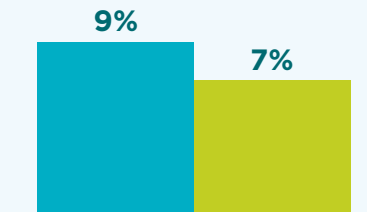
You are protected from losses.

#### Marginal market growth



You receive the index credit based on the declared performance trigger rate due to positive market growth.

#### Strong market growth



You receive the index credit based on the declared performance trigger rate even if it's exceeded by the market.

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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