

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 your clients turn marginal market increases into strong, dependable growth.

How it works

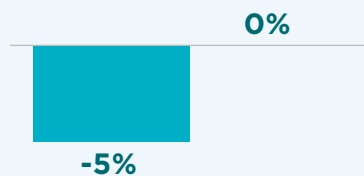
This crediting strategy measures the percentage change from the previous contract anniversary, with index credits equal to the declared trigger rate if index growth is positive. If the index decreases or has no growth, index credits are zero.

Hypothetical example

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

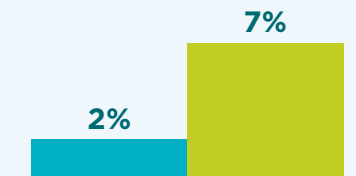
- Index growth
- Index credits

Negative market growth



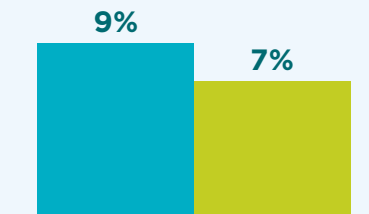
Your client is protected from losses.

Marginal market growth



Your client receives the index credit based on the declared performance trigger rate due to positive market growth.

Strong market growth



Your client receives the index credit based on the declared performance trigger rate even if it's exceeded by the market.



Want to learn more about the performance trigger crediting strategy? Call EquiTrust Sales Support at 866-598-3694 or visit Agents.EquiTrust.com.

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