

1-YEAR POINT-TO-POINT CAP



Available on EquiTrust fixed index annuities and life insurance

Index credits to your annuity's Accumulation Value are based on the change in the index value for the contract year. The point-to-point strategy compares two points — the value of the index at the beginning of the contract year and the value of the index at the end of the contract year.

Any point-to-point percentage increase is credited to your annuity's Accumulation Value, subject to an annual cap rate. The annual cap rate is the most that can be credited in one contract year.

The cap may be reset by EquiTrust at the beginning of each contract year, but will 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 contract year
Period index value: 1,775

Ending contract year
Period index value: 1,825

Index percentage change calculation

$$\frac{1,825}{1,775} - 1 = 2.82\%$$

Current year point-to-point cap rate: 5.0%

Hypothetical credited rate: 2.82%

Index is down ▼

Beginning contract year
Period index value: 1,775

Ending contract year Period index
value: 1,700

Index percentage change calculation

$$\frac{1,700}{1,775} - 1 = -4.23\%$$

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.

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