

RATE SUMMARY



▼ FIXED INDEX ANNUITIES *Rates as of 08/28/2024*

	MarketPower Bonus Index®	MarketTen Bonus Index®	MarketValue Index®	MarketSeven Index®	MarketFive Index™
1-Yr Interest	3.25%	3.25%	4.50%	4.50%	4.25%
S&P 500 1-Yr Pt-to-Pt Cap	6.00%	6.00%	8.00%	8.00%	7.50%
S&P 500 1-Yr Pt-to-Pt Par	-	-	45.00%	45.00%	45.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	5.00%	5.00%	7.00%	7.00%	6.50%
S&P 500 1-Yr Monthly Avg Cap	7.00%	7.00%	11.00%	11.00%	9.00%
S&P 500 1-Yr Monthly Avg Par	65.00%	65.00%	80.00%	80.00%	75.00%
S&P 500 1-Yr Monthly Cap	1.75%	1.75%	2.15%	2.15%	2.00%
S&P 500 2-Yr Monthly Avg Cap	17.00%	17.00%	18.00%	18.00%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	50.00%	50.00%	70.00%	70.00%	65.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	125.00%	125.00%	170.00%	170.00%	160.00%
Barclays Focus50 2-Yr Pt-to-Pt Par	170.00%	170.00%	215.00%	215.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	140.00%	140.00%	190.00%	190.00%	180.00%

▼ RATE BUY-UP FIXED INDEX ANNUITIES *Rates as of 08/28/2024*

	MarketForce Bonus Index®		MarketMax Index™	
		Annual fee		Annual fee
1-Yr Interest	3.00%	-	4.25%	-
Index accounts with no fee				
S&P 500 1-Yr Pt-to-Pt Cap	5.00%	-	7.50%	-
S&P 500 1-Yr Pt-to-Pt Performance Trigger	4.50%	-	6.50%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	50.00%	-	65.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	130.00%	-	180.00%	-
Rate buy-up index accounts with annual fee				
S&P 500 1-Yr Pt-to-Pt Cap with fee	8.00%	1.50%	9.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Par with fee	50.00%	1.50%	55.00%	1.00%
Barclays Focus50 1-Yr Pt-to-Pt Par with fee	170.00%	1.50%	200.00%	1.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par with fee	190.00%	1.50%	225.00%	1.00%

▼ **FIXED INDEX ANNUITY WITH LONG-TERM CARE (LTC) BENEFITS** Rates as of 08/28/2024

Bridge®	
1-Yr Interest	4.50%
S&P 500 1-Yr Pt-to-Pt Cap	8.00%
S&P 500 1-Yr Pt-to-Pt Par	45.00%
S&P 500 1-Yr Monthly Avg Par	80.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	145.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	170.00%

▼ **SINGLE PREMIUM IMMEDIATE ANNUITY** Rates as of 08/28/2024

Confidence Income®			
\$100,000 premium			
Payment schedule	Monthly payment	Payment schedule	Monthly payment
5-year fixed period	\$1,826.81	Life only - Male 65	\$652.29
10-year fixed period	\$1,039.18	Life only - Female 65	\$602.32
15-year fixed period	\$783.24	Joint life - M65 / F65	\$537.37
20-year fixed period	\$649.78		

▼ **MULTI-YEAR GUARANTEE ANNUITY** Rates as of 08/28/2024

Certainty Select®	
3 years	5.10%
5 years	5.20%
6 years	5.25%
8 years	5.35%
10 years	5.45%

▼ **TRADITIONAL FIXED ANNUITY** Rates as of 08/28/2024

ChoiceFour®	
Contract option	Rate year 1
Base contract	4.75%
MVA	4.75%
Liquidity	4.25%
Liquidity + MVA	4.25%

▼ **LIFE INSURANCE** Rates as of 09/17/2024

WealthMax Bonus Life®	
1-Yr Interest	5.00%
S&P 500 1-Yr Pt-to-Pt Cap	10.00%
S&P 500 1-Yr Monthly Avg Par	100.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	8.00%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	80.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	185.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	200.00%

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Minimum Guaranteed Rates for fixed index annuities: 1-Yr Interest: 1.00%; 1-Yr Pt-to-Pt Cap: 1.00%; 1-Yr Pt-to-Pt Par: 10%; 1-Yr Pt-to-Pt Prf Trg: 1.00%; 1-Yr Mo Avg Cap: 1.00%; 1-Yr Mo Avg Par: 10%; 1-Yr Mo Cap: 0.50%; 2-Yr Mo Avg Cap: 3.00%; 1-Yr S&P Intraday Pt-to-Pt Par: 10%; 1-Yr Barclays Focus50 Par: 10%; 2-Yr Barclays Focus50 Par: 10%; 1-Yr S&P MARC5 Par: 10%.

Rate hold: Applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

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