

# RENEWAL RATES YOU CAN COUNT ON

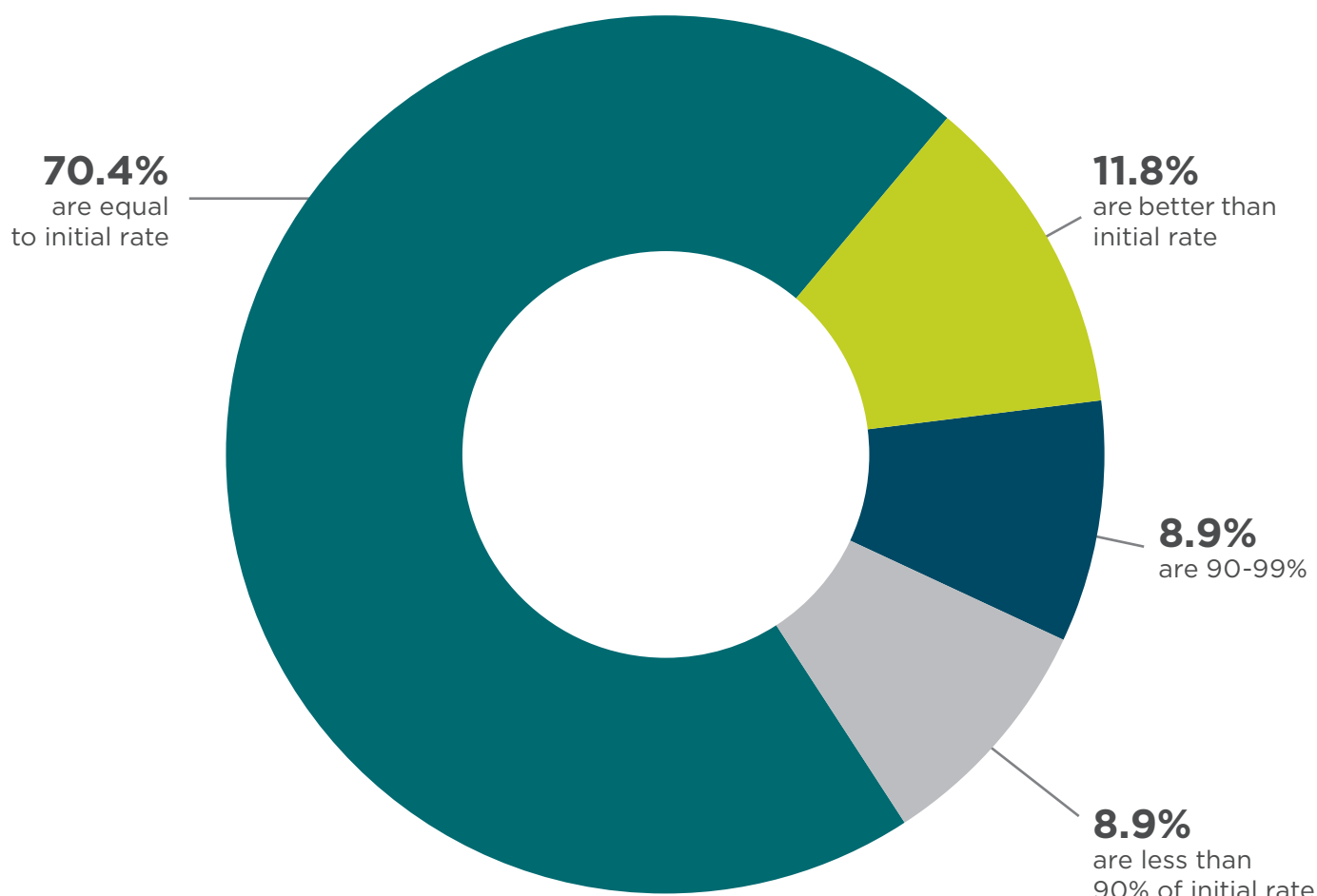
**Transparent. Consistent. Verifiable.**



When you're evaluating available fixed index annuity options, rates are a critical part of the equation. That's why a **transparent, consistent** rate-setting approach designed for long-term value — not short-term appeal — is pivotal. Equally important is having confidence that the issuing carrier has a **verifiable** record of sustaining competitive renewal performance.

While economic cycles and interest-rate environments naturally fluctuate, EquiTrust remains focused on a disciplined "option-budget" strategy. This commitment drives sustained value for contract owners by delivering stability and renewal rates that reflect consistent, reliable performance.

**91%** of our renewal rates are at  
least **90%** of their initial rate



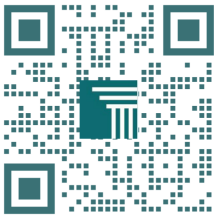
## Curious how EquiTrust crediting strategies stack up?

EquiTrust combines strong rate-setting fundamentals with a watchful eye on market trends. By understanding how different pricing levers influence each crediting strategy and applying disciplined option budgets, we help keep renewal rates steady and support long-term value for clients.

**Check out these accounts that renewed at nearly 90% or higher.**

1-Year Fixed Account	S&P 500® 1-Year Point-to-Point Cap	S&P MARC 5% 1-Year Point-to-Point Participation
90.4%	88.8%	100%

*Issue dates 1/1/2019-6/30/2024*



### Rate-setting so transparent, you can access complete rate history for all EquiTrust products anytime!

Simply scan the QR code to access renewal rates for all index accounts since each product's inception.



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EquiTrust renewal rates are shown as a percentage of first-year rate. Includes index accounts issued 1/1/2019 – 6/30/24. Includes MarketValue Index®, MarketPower Bonus Index®, MarketTen Bonus Index®, MarketSeven Index® and MarketFive Index™. Index accounts include: 1-Year Fixed Interest Account, S&P 500 1-year Point-to-Point Cap, S&P 500 1-year Monthly Average Cap, S&P 500 1-year Monthly Cap, S&P 500 2-year Average Cap, S&P 500 1-year Point-to-Point Performance Trigger Index Account, S&P 500 Dynamic Intraday TCA 1-year Point-to-Point Participation, Barclays Focus 50 1-year Point-to-Point Participation, Barclays Focus 50 2-year Point-to-Point Participation, S&P MARC 5% 1-year Point-to-Point Participation, Goldman Sachs Dynamo 1-year Point-to-Point Participation, Goldman Sachs Dynamo 2-year Point-to-Point Participation. Does not include S&P 500 1-Year Point-to-Point Participation or S&P 500 1-Year Monthly Average Participation. EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.