

# RENEWAL RATES YOU CAN COUNT ON

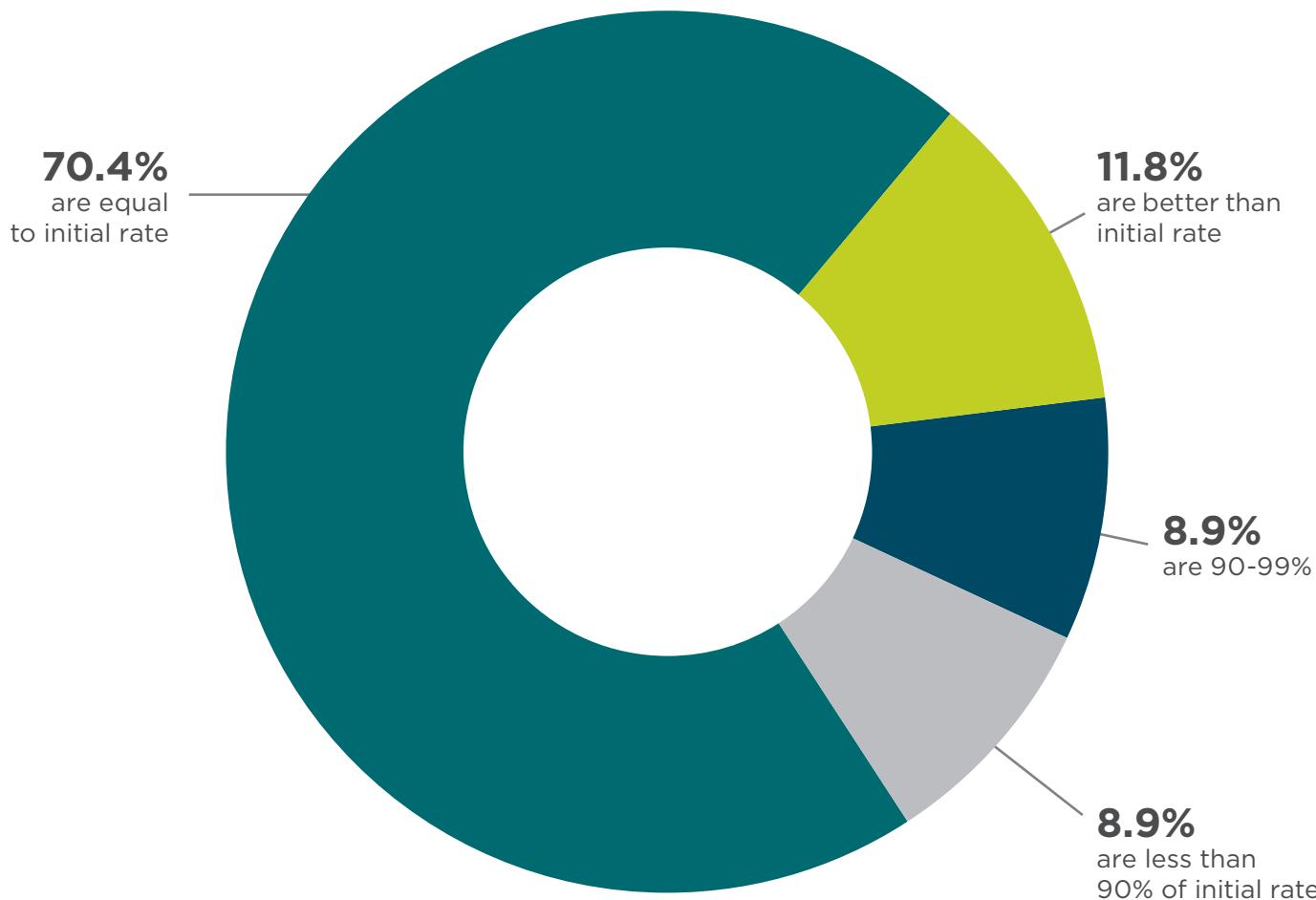
**Transparent. Consistent. Verifiable.**



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.



**866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com**

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.