

INCOME RIDER COMPARISON

MarketValue Index vs 200% Multiplier

How does the MarketValue Index income rider stack up? The MarketValue Benefit Base rollup – which includes a 10% bonus – beats a 200% multiplier + 10% bonus for *most* index strategies during *strong* index periods...and for *all* index strategies during *weak* index periods.

Income Benefit Rider rollup designs are varied and evolve quickly. The key components to a competitive rider are the accumulation of the Benefit Base and the payout percentages. Index annuity carriers strive to differentiate their income riders with attention grabbing rollup factors.

A rollup strategy garnering attention recently utilizes a “multiplier” – where the rollup is based on the annuity contract’s annual credited rate, multiplied by a factor – commonly 200%.

Sounds impressive...but how does it stack up against the MarketValue Index Income Rider?

The MarketValue Income Rider Benefit Base rollup is based on 10% Benefit Base bonus on all first-year premium, compounded at 4% plus the credited rate – for up to 10 years.

MarketValue Index Income Rider vs 200% Multiplier

Best, Worst and Most-Recent 10-Year Benefit-Base Values During 20-Year Period 12/31/98-12/31/18; \$100,000 Premium issued 1/1/2009

Index Strategy/Rate	Best Index Results		Worst Index Results	
	MarketValue	200% Multiplier + 10% Bonus	MarketValue	200% Multiplier + 10% Bonus
1-Yr Pt-to-Pt Cap (S&P 500) 4.25%	\$215,250*	\$194,716*	\$203,308	\$173,001
1-Yr Mo Avg Cap (S&P 500) 4.50%	\$218,564*	\$200,568*	\$196,054	\$160,590
1-Yr Mo Avg Partic (S&P 500) 48.00%	\$208,843*	\$182,506*	\$186,636	\$145,392
1-Yr Mo Cap (S&P 500) 1.70%	\$210,928*	\$184,195*	\$201,730	\$168,779
2-Yr Mo Avg Cap (S&P 500) 12.00%	\$241,301*	\$239,636*	\$210,552	\$183,024
1-Year Pt-to-Pt Partic (S&P 500) 31.00%	\$230,231*	\$221,456*	\$202,467	\$170,997
1-Yr Pt-to-Pt Partic (Dynamo) 70.00%	\$225,229	\$212,269	\$204,174*	\$173,824*
2-Yr Pt-to-Pt Partic (Dynamo) 100.00%	\$256,095	\$268,784	\$212,509*	\$187,597*

*Value shown also reflects the most recent value for 10-year period ending 12/31/19

Competitive Rates...Competitive Income Rider

MarketValue Index is an accumulation-focused 10-year index annuity featuring competitive cap and participation rates, Benefit Base rollup, and Income Rider payout factors. The income rider also features a chronic-illness doubler!

Learn more about this simple, client-friendly index annuity.

Call EquiTrust Sales Support at 866-598-3694, or visit

Agents.EquiTrust.com.



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