

FIXED INDEX ANNUITIES

A historical look at diversification by index and crediting strategy



Fixed index annuities (FIAs) generally offer a wide variety of accounts linked to an index — and for good reason: each index performs differently through varying market cycles. A point-to-point cap strategy linked to the S&P 500®, for example, tends to perform well during stable growth, while an averaging strategy may stand out when stocks are more volatile.

Clients with EquiTrust FIAs also benefit from growth achieved in other asset classes, with protection of their principal against market volatility. Diversification is achieved through accounts linked to volatility-controlled indices, such as Barclays Focus50 Index and S&P MARC 5% Excess Return Index.

MarketValue Index®

This table ranks annual index strategy performance from 2011 to 2022, assuming rates in effect 10/17/2023.¹

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
S&P 500 0.00%	S&P 500 13.41%	S&P 500 29.60%	S&P 500 11.39%	S&P 500 -0.73%	S&P 500 9.54%	S&P 500 19.42%	S&P 500 -6.24%	S&P 500 28.88%	S&P 500 16.26%	S&P 500 26.89%	S&P 500 -19.44%
S&P MARC5 22.37%	Barclays Focus50 12.83%	Barclays Focus50 21.52%	Barclays Focus50 16.04%		Pt to Pt Cap 9.54%	Barclays Focus50 22.82%	Mthly Avg Cap 2.42%	S&P MARC5 27.40%	S&P MARC5 16.57%	Mthly Cap 16.25%	
Barclays Focus50 17.74%	S&P MARC5 11.90%	Mthly Cap 20.90%	S&P MARC5 12.97%		S&P MARC5 8.64%	S&P MARC5 21.42%	Mthly Avg Par 2.42%	Barclays Focus50 21.64%	Pt to Pt Cap 10.50%	Mthly Avg Par 13.92%	
Mthly Avg Cap 1.84%	Pt to Pt Cap 10.50%	Mthly Avg Par 15.85%	Pt to Pt Cap 10.50%		Barclays Focus50 8.54%	Mthly Cap 17.33%	Barclays Focus50 0.00%	Mthly Avg Par 17.20%	Pt to Pt Par 8.13%	Pt to Pt Par 13.45%	
Mthly Avg Par 1.84%	Mthly Avg Cap 10.25%	Pt to Pt Par 14.80%	Mthly Cap 9.26%		Mthly Cap 5.34%	Pt to Pt Cap 10.50%	S&P MARC5 0.00%	Mthly Cap 16.71%	Barclays Focus50 4.63%	Mthly Avg Cap 12.00%	
Pt to Pt Cap 0.00%	Mthly Avg Par 10.25%	Mthly Avg Cap 12.00%	Pt to Pt Par 5.70%		Pt to Pt Par 4.77%	Mthly Avg Cap 10.11%	Pt to Pt Cap 0.00%	Pt to Pt Par 14.44%	Mthly Avg Par 0.00%	Pt to Pt Cap 10.50%	
Pt to Pt Par 0.00%	Mthly Cap 10.06%	Pt to Pt Cap 10.50%	Mthly Avg Cap 5.20%		Mthly Avg Cap 3.03%	Mthly Avg Par 10.11%	Pt to Pt Par 0.00%	Mthly Avg Cap 12.00%	Mthly Avg Cap 0.00%	Barclays Focus50 7.05%	
Mthly Cap 0.00%	Pt to Pt Par 6.70%	S&P MARC5 0.00%	Mthly Avg Par 5.20%		Mthly Avg Par 3.03%	Pt to Pt Par 9.71%	Mthly Cap 0.00%	Pt to Pt Cap 10.50%	Mthly Cap 0.00%	S&P MARC5 0.56%	

- **Five of the seven** strategies earned a top ranking in at least one year.
- In years of negative or zero S&P 500 Index change, **only two years resulted in zero credits** among all strategies.

By diversifying premium among a variety of strategies — and among indices — your clients may realize more consistent overall performance than going “all in” on a single strategy. This can also help reduce the temptation to chase past results by reallocating.

A fixed index annuity for all seasons

MarketValue Index features a 10-year design, nine index-linked strategies with competitive rates and a history of strong renewal rates. Three account options are linked to the Focus50 or MARC 5% indices.



**Want to learn more about this simple, client-friendly FIA?
Call us at 866-598-3694 or visit Agents.EquiTrust.com.**



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

1 Columns with no performance results indicate years with no positive returns.

For illustrative purposes only. Past performance does not assure future results. The annual returns for the index strategies assume the current cap or participation rate applied consistently for the example period, and may not reflect actual rates Available during the example period. Cap and participation rates can change annually; some two-year accounts are offered but not included in this example. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual 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 Producer Use Only.

ET-INDXDIVRSMV (10-23)

© EquiTrust 2023. All Rights Reserved.