AGENT GUIDE	MARKETFUTURE BONUS INCOME™ INDEX
Product description	An income-focused, flexible-premium fixed index deferred annuity with an Income Benefit Rider and an 8% premium bonus on premiums paid in the first year. Product contains a fixed-rate account and a variety of index accounts, including the S&P 500® Index and these custom, risk-controlled indices: S&P 500 Dynamic Intraday TCA Index, S&P MARC 5% Excess Return Index and Barclays Focus50 Index.
Applicant ages	40-80. All owners and annuitants.
Minimum/maximum premium	Initial minimum: $10,000; Subsequent minimum: $2,000 Contract maximum without prior EquiTrust approval: See the All-Product Summary at Agents.EquiTrust.com. Subsequent premiums automatically added to the 1-Year Interest Account at time of receipt, then at contract anniversary reallocated among accounts according to current allocation instructions.
Premium bonus	8% premium bonus on premiums paid in the first year. Immediately added to Accumulation Value and applied to Benefit Base.
Accumulation Value	Total of the individual Account Accumulation Values.
Surrender charges	10-year schedule. Percentage of Accumulation Value by contract year. Applies to partial withdrawals in excess of the free withdrawal amount.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	10%	10%	10%	10%	8.5%	7%	5.5%	4%	3%	1.5%
State variations										
CA (9 years)	8.3%	7.4%	6.5%	5.6%	4.7%	3.8%	2.9%	1.9%	0.9%	-

Market Value Adjustment	Applies when surrender charges are imposed (no MVA in CA).
Minimum Guaranteed Contract Value	100% of premiums paid (excluding premium bonus), less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%, less surrender charges.
Cash Surrender Value	Accumulation Value less any applicable surrender charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

(Continued on page 2)

Free withdrawals	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least $250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT.
Death benefit	Upon death of owner, Accumulation Value.
Annuitization benefit	On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the latter of the first contract anniversary after the annuitant's 70th birthday, or 25 years after issue. By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of five years or life is elected (not available in TX; available after first year with a minimum fixed period of 15 years or life option in FL).
Account Minimum Rates	See the All-Product Summary at Agents.EquiTrust.com.
Index credits	Index credits will be added to the account at the end of each indexing period. Index credits will never be less than zero.
Transfers	May transfer Accumulation Value between accounts on each contract anniversary. Minimum transfer $2,000.
Nursing Home Waiver	Available for all applicant ages at no charge. After the first contract year, access up to 100% of the Accumulation Value in the event of nursing home confinement of owner for 90 consecutive days.
Terminal Illness Rider	Available for all applicant ages at no charge. Access up to 75% of the Accumulation Value in the event of the owner's terminal illness. Features may vary by state.

Income Benefit Rider

Description	Automatically included on the contract. Guarantees lifetime income based on an 8% roll-up rate for 10 years or income withdrawals begin. An 8% premium bonus is applied to the Benefit Base for all first-year premium.
Income withdrawals	Lifetime income withdrawals continue even if the Accumulation Value is depleted. May begin any time after the first contract year and the owner's age is at least 50. If joint owners, both must be at least age 50 to start income withdrawals. Income withdrawals are available monthly, quarterly, semiannually or annually.
Rider charge	Annual fee of 1.25% of Accumulation Value, deducted on each contract anniversary proportionately from each crediting account.

(Continued on page 3)

Benefit Base

Includes all premiums and premium bonuses, less withdrawals, compounded at the 8% roll-up rate in years 1-10, or the start of income withdrawals, if earlier. Withdrawals prior to starting income withdrawals will reduce the Benefit Base proportionately. The Benefit Base is only used to calculate the income withdrawal amount. It is not available upon surrender, death or annuitization.

Enhanced Income Withdrawals

Income withdrawal amount increased by 100% for single-life owner (50% for joint owners) for up to five years in event of chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL), or permanent severe cognitive impairment. At the start of and during the Enhanced Income Withdrawals period, chronic illness must be physician-certified annually. Enhanced Income Withdrawals do not impact lifetime income payments. Annuity must be in effect at least three years, have an Accumulation Value greater than zero and no premium added in prior two years. Owner must be a U.S. resident and not older than 90 to activate Enhanced Income Withdrawals.

Income withdrawal percentage

Based on the owner's age at the time income withdrawals are elected. Income withdrawal percentages increase by 0.10% for each age between the ages shown below. For joint owners, the age of the younger owner will be used. Once income withdrawals start, the percentage will never change.

Age of owner at first income withdrawal	Single life income withdrawal percentage	Joint life income withdrawal percentage
50	5.45%	4.95%
60	6.45%	5.95%
70	7.45%	6.95%
80	8.45%	7.95%
85+	8.95%	8.45%

Income withdrawal amount calculation

The income withdrawal amount equals the Benefit Base multiplied by the income withdrawal percentage. At each contract anniversary, the income withdrawal amount is recalculated as the greater of the prior year's income withdrawal amount, or the current Benefit Base multiplied by the original income withdrawal percentage.

Step-up feature

If the Accumulation Value is greater than the Benefit Base when income withdrawals start, and on each subsequent contract anniversary, the Benefit Base will be increased to equal the Accumulation Value. This allows for income withdrawal amounts to potentially increase from year to year.

Flexible income withdrawals

Contract owners have the ability to start and stop income withdrawals when they choose. If income withdrawals are not stopped and the IBR is not terminated, the payments will continue for the owner's lifetime, even if the Accumulation Value is zero. If income withdrawals are stopped and later restarted, the payments will be the greater of the prior income withdrawal amount (adjusted for any excess withdrawals), and the original income withdrawal percentage multiplied by the current Benefit Base.

(Continued on page 4)

Additional premiums	Additional premiums will increase the Benefit Base. An 8% premium bonus is applied to the Benefit Base for all first-year premium. The amount of income Benefit Base roll-up is determined by the date the premium is received. The additional premium will not earn the full annual roll-up amount in the year of payment. Additional premiums are not allowed after income withdrawals have started.
Excess withdrawals	Withdrawals exceeding the income withdrawal amount are allowed at any time, but will reduce the Benefit Base and amount of future income withdrawals proportionately. Excess withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment. Required Minimum Distributions are not considered excess withdrawals.
Rider termination	The IBR may be terminated at the owner's request. Once it is terminated, it cannot be restarted. The IBR will automatically be terminated upon: death of first contract owner, unless spousal continuation is elected; full surrender; annuitization; contract ownership change (other than a spousal continuation or the addition of a spousal joint owner); or excess withdrawals that reduce the Accumulation Value to zero.

Indices

S&P 500	Widely regarded as the single best gauge of large-cap U.S. equities. More than $16 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately $10 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on this index, visit spglobal.com/spdji, ticker: SPX.
S&P 500 Dynamic Intraday TCA	Seeks to provide exposure to the S&P 500 through the use of E-mini S&P 500 futures, while applying an intraday volatility control and trend-following mechanism. The index rebalances up to 13 times throughout the trading day, employing a time-weighted average price (TWAP) to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain a 15% volatility target to allow for higher potential S&P 500 exposure. For more information about this index, visit spglobal.com/spdji, ticker: SPFDYNI.
S&P MARC 5% Excess Return	Seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. This index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. In low-volatility environments, the index risk-control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%). For more information on this index, visit spglobal.com/spdji, ticker: SPMARC5.
Barclays Focus50	Seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks, on a risk-adjusted basis. The broad universe consists of all stocks listed on the NYSE and NASDAQ issued by companies headquartered in the U.S. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control. For more information on this index, visit Indices. Barclays/Focus50, ticker: BXIIF50E.

Available accounts

Fixed account

Fixed rate account	**1-Year Interest Account** — The fixed rate is guaranteed for one contract year. On contract anniversaries, the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per instructions.

Index accounts

S&P 500 Index	**1-Year Point-to-Point Cap** — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. **1-Year Point-to-Point Performance Trigger** — Percentage change from previous contract anniversary, with index credits based on a declared Performance Trigger Rate if index growth is positive. If the index decreases or has no growth, index credits are zero.
S&P 500 Dynamic Intraday TCA Index	**1-Year Point-to-Point Participation** — Index credits are based on the percentage change in the S&P 500 Dynamic Intraday TCA Index from the previous contract anniversary, multiplied by the participation rate.
S&P MARC 5% Excess Return Index	**1-Year Point-to-Point Participation** — Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate.
Barclays Focus50 Index	**1-Year Point-to-Point Participation** — Index credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate.

EquiTrust®
Life Insurance Company

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

Standard Mail:
EquiTrust Life Insurance Company
P.O. Box 14500
Des Moines, IA 50306-3500

Overnight:
EquiTrust Life Insurance Company
7100 Westown Pkwy Suite 200
West Des Moines, IA 50266-2521

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of MarketFuture Bonus Income Index – an index annuity contract – ("the policy") and Barclays has no responsibilities, obligations or duties to investors in the policy. The Barclays Focus50 Index ("the Index") including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company ("EquiTrust") as the Issuer of the policy. While EquiTrust as the issuer of the policy may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the policy investors acquire the policy from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the policy. The policy is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the policy or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein. Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accuracy, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the "protected parties") shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

The "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500 Dynamic Intraday TCA Index" and "S&P 500®" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

EquiTrust implements a rate hold depending on premium received at time of application. If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the rates on the date of receipt of the application and the rates for new issues on the date the premium is received.

May not be available in all states. Product features may vary by state. See policy for complete details. Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18), ET-MTB-2000(04-17) or ET-MTB-2000(06-18). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IMVA(03-16); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16); ICC16-ET-IBR-FIXED(07-16) or ET-IBR-FIXED(07-16); ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17). Index accounts issued on ICC18-ET-P2P(05-18), ICC23-ET-PT(04-23), ICC19-ET-1PP(05-19) and ICC24-ET-1PP(04-24).

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.

ET-MFB-BR-1102 (02-26)