

RATE BUY-UP INDEX ANNUITY



MARKETFORCE BONUS INDEX™ ANNUITY

AGENT GUIDE



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Product Description	A Single Premium Fixed Index Deferred Annuity with an 8% Premium Bonus on premiums paid in the first year. Rate Buy-Up feature provides higher cap and participation rates in exchange for a 1.50% annual fee. Product contains a Fixed-Rate Account and a variety of Index Accounts, including custom, risk-controlled indices: Barclays Focus50 Index™ and S&P MARC 5% Excess Return Index.
Applicant Ages	0 – 80 age last birthday (all Owners and Annuitants)
Minimum/Maximum Premium	Initial minimum: \$10,000; Subsequent minimum: \$2,000 Contract maximum without prior EquiTrust approval: \$1,000,000 Subsequent premiums (first-year only) 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. (7% in CA)
Accumulation Value	Total of the individual Account Accumulation Values.
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 owner instructions.
Index Strategies	1-Year Point-to-Point Cap Index Account – Index credits are based on the percentage change in the underlying index from the previous contract anniversary, up to a specified cap. 1-Year Point-to-Point Participation Index Account – Index credits are based on the percentage change in the underlying index from the previous contract anniversary, multiplied by the participation rate.
Non-Fee Based Index Accounts	1-Year Point-to-Point Cap Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (S&P MARC 5% Index)
Rate Buy-Up Index Accounts	Allocations directed to the Rate Buy-Up Accounts offer enhanced caps and participation rates. A 1.50% fee is deducted from the account value at the beginning of each contract year, based only on the allocation to Rate Buy-Up Accounts. The initial charge occurs on the contract effective date. The 1.50% annual fee will not change for the duration of the contract. If the index credits for a given contract year are less than the fee, the account value allocated to the Rate Buy-Up Account may decrease. 1-Year Point-to-Point Cap Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (Barclays Focus50 Index) 1-Year Point-to-Point Participation Index Account (S&P MARC 5% Index)
Barclays Focus50 Index	The Barclays Focus50 Index 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 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: BXIF50E.

S&P MARC 5% Excess Return Index

The S&P MARC 5% Excess Return Index 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. S&P MARC 5% Excess Return Index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. For more information on this index, visit SPIndices.com, ticker: SPMARC5.

Account Minimum Rates

See the All-Product Summary on the Agent Gateway Website (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.

Surrender Charge

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 %	16	14.5	13	11.5	9.5	8	6.5	5	3	1

(CA – 9 Years: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 0.9%)

Market Value Adjustment

Yes, applied when Surrender Charges are imposed. (No MVA in CA)

Minimum Guaranteed Contract Value

87.5% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.

Cash Surrender Value

The greater of (1) Accumulated Value less Surrender Charge plus Market Value Adjustment or (2) Minimum Guaranteed Contract Value.

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.

Transfers

May transfer Accumulation Value between accounts on each contract anniversary.

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 first contract anniversary after the Annuitant's 105th birthday. By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of 5 years or life is elected (not available in TX).

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 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.

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