

**Product description**

A single premium fixed index annuity with an 8% (7% in CA) bonus on premiums paid in the first year. Rate buy-up accounts provide 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, some of which feature custom, risk-controlled indices: S&P 500 Dynamic Intraday TCA Index, Barclays Focus50 Index and S&P MARC 5% Excess Return Index.

**Applicant ages**

0-80. 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 (first year only) are 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% bonus on premiums paid in the first year (7% in CA). Immediately added to Accumulation Value.

**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 % | 16%  | 14.5% | 13%  | 11.5% | 9.5% | 8%   | 6.5% | 5%   | 3%   | 1% |
| State variations   |      |       |      |       |      |      |      |      |      |    |
| FL (10 years)      | 10%  | 10%   | 10%  | 10%   | 10%  | 9%   | 8%   | 7%   | 6%   | 4% |
| CA (9 years)       | 8.3% | 7.4%  | 6.5% | 5.6%  | 4.7% | 3.8% | 2.9% | 1.9% | 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 (excluding any premium bonus), less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.

**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.

**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.

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|                               |  |
|-------------------------------|--|
| <b>Death benefit</b>          | Upon death of owner, full Accumulation Value.  |
| <b>Annuitization benefit</b>  | 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. 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; available after first contract year with a minimum fixed period of 15 years or life option in FL). |
| <b>Account Minimum Rates</b>  | See the All-Product Summary at <a href="https://agents.equitrust.com">Agents.EquiTrust.com</a> .   |
| <b>Index credits</b>          | Index credits will be added to the account at the end of each indexing period. Index credits will never be less than zero.   |
| <b>Transfers</b>              | May transfer Accumulation Value between accounts on each contract anniversary. Minimum transfer amount is \$2,000.   |
| <b>Nursing Home Waiver</b>    | Available for all applicant ages at no charge. After the first contract year, access full Accumulation Value in the event of nursing home confinement of owner for 90 consecutive days.  |
| <b>Terminal Illness Rider</b> | 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.  |

## Indices

|   |  |
|---|--|
| <b>S&amp;P 500®</b>                     | Widely regarded as the single best gauge of large-cap U.S. equities. More than \$15.6 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$7.1 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on this index, visit <a href="https://spglobal.com/spdji">spglobal.com/spdji</a> , ticker: SPX.   |
| <b>S&amp;P 500 Dynamic Intraday TCA</b> | 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 <a href="https://spglobal.com/spdji">spglobal.com/spdji</a> , ticker: SPFDYNI.   |
| <b>Barclays Focus50</b>                 | 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 <a href="https://indices.barclays.com/Focus50">Indices.Barclays/Focus50</a> , ticker: BXIF50E. |

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**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](http://spglobal.com/spdji), ticker: SPMARC5.

## Crediting strategies

**Fixed rate account**

**1-Year Interest Account** — Interest rate is guaranteed for one contract year. May change subject to contractual Minimum Guaranteed Interest Rate on each contract anniversary. Subsequent premiums are applied to this account until contract anniversary, then allocated per instructions.

**No-fee index  
accounts**

**1-Year Point-to-Point Cap** — 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 credits are based on the percentage change in the underlying index from the previous contract anniversary, multiplied by the participation rate.

**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.

**Rate buy-up  
index accounts**

**1-Year Point-to-Point Cap** — Index credits are based on the percentage change from the previous contract anniversary, up to a specified cap. Offers greater growth potential in exchange for a 1.50% annual fee.

**1-Year Point-to-Point Participation** — Index credits are based on the percentage change in the underlying index from the previous contract anniversary, multiplied by the participation rate. Offers greater growth potential in exchange for a 1.50% annual fee.

**Available accounts**

|  | S&P 500<br>Index | S&P 500<br>Dynamic<br>Intraday TCA | S&P MARC<br>5% Excess<br>Return Index | Barclays<br>Focus50<br>Index |
|--|------------------|------------------------------------|---------------------------------------|------------------------------|
| <b>1-Year Point-to-Point Cap</b>                       | X                |                                    |                                       |                              |
| <b>1-Year Point-to-Point Participation</b>             |                  | X                                  | X                                     |                              |
| <b>1-Year Point-to-Point Performance Trigger</b>       | X                |                                    |                                       |                              |
| <b>Rate Buy-up 1-Year Point-to-Point Cap</b>           | X                |                                    |                                       |                              |
| <b>Rate Buy-up 1-Year Point-to-Point Participation</b> | X                |                                    | X                                     | X                            |



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