

Product description A flexible premium, accumulation-focused fixed index annuity. 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 0-90. All owners and annuitants.

Minimum/maximum premium Initial minimum: \$10,000; Subsequent minimum: \$2,000
Subsequent annual maximum after year 1: \$250,000
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.

Accumulation Value Total of the individual Account Accumulation Values.

Guaranteed Accumulation Value benefit At the end of year 5, the Accumulation Value will be no less than 105% of premiums, less withdrawals and (if applicable) buy-up account fees.

Surrender charges 5-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
Surrender charge %	9%	8%	7%	6.5%	5.5%
State variations					
CA	8.3%	7.4%	6.5%	5.6%	4.7%

Market Value Adjustment Applies when surrender charges are imposed (no MVA in CA).

Minimum Guaranteed Contract Value 87.5% of premiums paid, less any 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After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal.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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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 100th birthday. The Accumulation Value is available for annuitization after the first year if a minimum payout of 10 years or life is elected.
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. Transfers out of a two-year account allowed only at the end of the two-year indexing period. Minimum transfer amount is \$2,000.
Nursing Home Waiver	Available for applicant ages 0-80 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.

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.

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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 Cap with Buy-Up — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. A higher cap rate is offered in exchange for a 1.00% annual fee.

1-Year Point-to-Point Participation with Buy-Up — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate. A higher participation rate is offered in exchange for a 1.00% annual fee.

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.

1-Year Monthly Average Participation — Index credits are based on the percentage change in the S&P 500 Index monthly average from the previous contract anniversary, multiplied by the participation rate.

1-Year Monthly Cap — Index credits are based on the cumulative sum of capped monthly changes in the S&P 500 Index from the previous contract anniversary. Each monthly gain is subject to a cap, but monthly declines are not subject to a floor.

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.

2-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 two-year 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.



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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 contract for complete details. Contract issued on Contract Form Series ICC16-ET-FIA5-2000(10-16) or ET-FIA5-2000(10-16). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16); ICC16-ET-AVGR(10-16) or ET-AVGR(10-16). Index accounts issued on Form Series ICC18-ET-P2P(05-18), ICC19-ET-P2P-F(05-19), ICC23-ET-PT(04-23), ICC18-ET-IAP(05-18), ICC18-ET-1MC(05-18), ICC24-ET-1PP(04-24), ICC19-ET-1PP-F(05-19), ICC24-ET-2PP(12-24) and ICC19-ET-1PP(05-19). 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.

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