

Product description A flexible premium fixed index annuity. Product contains a fixed-rate account and a variety of index accounts, two of which feature custom, risk-controlled indices: Barclays Focus50 Index™ and S&P MARC 5% Excess Return 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
 See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Products”) for current maximum premium amount.
 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.

Indices

S&P 500 Index 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.

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: BXIIF50E.

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 options

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 your instructions.

S&P 500® Index Accounts

1-Year Point-to-Point Cap Index Account — 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 Participation Index Account — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate.

1-Year Monthly Average Cap Index Account — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary to the monthly index average, up to a specified cap.

1-Year Monthly Average Participation Index Account — 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 Account — 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.

Barclays Focus50 Index Accounts

1-Year Point-to-Point Participation Index Account — Index credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate.

S&P MARC 5% Excess Return Index Account

1-Year Point-to-Point Participation Index Account — 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.

Account Minimum Rates

See the All-Product Summary on the Agent Gateway (Agents.EquiTrust.com).

Index credits

Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

Guaranteed Accumulation Value Benefit

At the end of year 5, the Accumulation Value will be no less than 105% of premiums, less withdrawals.

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%
California state variation	8.3%	7.4%	6.5%	5.6%	4.7%

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 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.

Transfers

May transfer Accumulation Value between accounts on each contract anniversary. Minimum transfer amount is \$2,000.

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.

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 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.



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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 Form Series ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). NHW on 430-NHW(08-03) or ICC18-430-NHW(06-18). Terminal Illness on ET-TI(10-16) or ICC16-ET-TI(10-16). AV Guarantee Rider on ET-AVGR(10-16) or ICC16-ET-AVGR(10-16). Index accounts issued on Form Series ICC18-ET-IAP(05-18), ICC18-ET-IMC(05-18), ICC18-ET-IPP(05-18), ICC18-ET-MAVG(05-18), ICC18-ET-P2P(05-18), ET-IAP(05-18), ET-IMC(05-18), ET-IPP(05-18), ET-MAVG(05-18) and ET-P2P(05-18). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice.

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