



**FIXED INDEX ANNUITY – ACCUMULATION-FOCUSED**

# MARKETFIVE INDEX<sup>®</sup>

**Product specs**

- 5-year surrender period
- Flexible premium
- \$10,000 initial minimum premium
- Issue age: 0-90

**Competitive advantages**

- 105% Guaranteed Accumulation Value benefit
- Strong accumulation rates
- Diversify among buy-up and no-fee accounts
- Competitive commissions on a short-term FIA
- Renewal rate transparency

Index	Crediting strategy	Fee	Rate	Illustrated rate
Fixed Rate	1-Year Interest	No	4.50%	4.50%
S&P 500	1-Year Pt-to-Pt Cap	No	8.50%	6.74%
S&P 500	1-Year Pt-to-Pt Cap with Buy-Up	1.00%	10.50%	8.22%
S&P 500	1-Year Pt-to-Pt Participation with Buy-Up	1.00%	60.00%	9.73%
S&P 500	1-Year Pt-to-Pt Performance Trigger	No	6.50%	5.17%
S&P 500	1-Year Monthly Average Participation	No	85.00%	6.71%
S&P 500	1-Year Monthly Cap	No	2.50%	7.11%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	No	75.00%	11.13%
S&P 500 Dynamic Intraday TCA	2-Year Pt-to-Pt Participation	No	100.00%	12.62%
S&P MARC 5% ER	1-Year Pt-to-Pt Participation	No	190.00%	10.08%
Barclays Focus50	1-Year Pt-to-Pt Participation	No	170.00%	6.05%



**Request a custom quote. Call Sales Support at 866-598-3694.**

Product availability and features may vary by state. For more information, visit [Agents.EquiTrust.com](https://Agents.EquiTrust.com), and click on State Approvals/State Variations under the Products tab. Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. MarketFive Index contracts issued on Form Series ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). 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. [EquiTrust.com](https://EquiTrust.com). For financial professional use only.