

NOW INCLUDED WITH MARKETVALUE INDEX ANNUITY®

A Client-Friendly, 10-Year Index Annuity with Attention-Grabbing Rates!

1-YEAR POINT-TO-POINT PARTICIPATION 41%

Comparison of Best and Worst 10-Year Periods*

1-Year Point-to-Point Participation Index Account at 41% Participation Rate on S&P 500®

Best 10-Year Period 1/1/2012 - 12/31/2021

Worst 10-Year Period 1/1/2002 - 12/31/2011

ANNUALIZED RETURN OVER THE PERIOD: 6.29%			
End of year	Index change	Credited rate	Account Accum. Value
1	13.41%	5.50%	\$105,496
2	29.60%	12.14%	\$118,300
3	11.39%	4.67%	\$123,825
4	-0.73%	0.00%	\$123,825
5	9.54%	3.91%	\$128,665
6	19.42%	7.96%	\$138,910
7	-6.24%	0.00%	\$138,910
8	28.88%	11.84%	\$155,357
9	16.26%	6.67%	\$165,713
10	26.89%	11.03%	\$183,985

ANNUALIZED RETURN OVER THE PERIOD: 3.69%			
End of year	Index change	Credited rate	Account Accum. Value
1	-23.37%	0.00%	\$100,000
2	26.38%	10.82%	\$110,816
3	8.99%	3.69%	\$114,902
4	3.00%	1.23%	\$116,316
5	13.62%	5.58%	\$122,811
6	3.53%	1.45%	\$124,588
7	-38.49%	0.00%	\$124,588
8	23.45%	9.62%	\$136,569
9	12.78%	5.24%	\$143,726
10	0.00%	0.00%	\$143,726

MarketValue Index

- Optional Income Rider: 10% Benefit Base bonus (first-year premium) compounded at 3.0% + credited rates up to 10 Years
- 10% Free Withdrawals after 1st Contract Year
- Up to 7.0% Commission, 3.50% for Premiums in Years 2-5

*The table illustrates how this account would have performed in the best and worst 10-year periods during the most recent 20-year period. For the Most Recent 10-Year Period ending 12/31/21, the annualized return is 6.29%, and ending Accumulation Value of \$183,985. These examples assume an initial premium of \$100,000 to the 1-Year Point-to-Point Participation Index Account on January 1st, no Income Benefit Rider, and no withdrawals during the period.

The S&P 500® Index is a product of S&P Dow Jones Indices, LLC. ("S&P DJI") and has been licensed for use by EquiTrust Life Insurance Company. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services, LLC. ("S&P"). These trademarks have been licensed for use by S&P DJI and sublicensed for certain purposes by EquiTrust Life Insurance Company. MarketValue Index is not sponsored, endorsed, sold or promoted by S&P DJI, S&P, or any of their respective affiliates or third party licensors, and none of such parties make any representation regarding the advisability of purchasing MarketValue Index nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.®

Current rates are subject to change. Product and rider not available in all states and contract may vary by state. Surrender of the contract may be subject to surrender charge or market value adjustment. Withdrawals before age 59 1/2 may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. Contracts issued on Form Series ET-EIA-2000(02-05) or ICC12-ET-EIA-2000(01-12). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. www.EquiTrust.com. For Producer Use Only.



**Request a
custom quote.
Call Sales
Support at
866.598.3694.**



EquiTrust®
Life Insurance Company