

RATE BUY UP INDEX ANNUITY



MARKETMAX INDEX™ ANNUITY

AGENT GUIDE



FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

Product Description	A Flexible Premium Fixed Index Deferred Annuity. Rate Buy-Up feature provides higher cap and participation rates in exchange for a 1% annual fee. Product contains a Fixed-Rate Account and a variety of Index Accounts, including custom, risk-controlled indices: Barclays Focus50 Index™ and S&P MARC 5% Excess Return Index.
Applicant Ages	0 – 80 age last birthday (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: \$1,000,000 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.
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 owner instructions.
Index Strategies	1-Year Point-to-Point Cap Index Account – 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 Account – Index credits are based on the percentage change in the underlying index from the previous contract anniversary, multiplied by the participation rate.
Non-Fee Based Index Accounts	1-Year Point-to-Point Cap Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (S&P MARC 5% Index)
Rate Buy-Up Index Accounts	Allocations directed to the Rate Buy-Up Accounts offer enhanced caps and participation rates. A 1.00% fee is deducted from the account value at the beginning of each contract year, based only on the allocation to Rate Buy-Up Accounts. The initial charge occurs on the contract effective date. The 1.00% annual fee will not change for the duration of the contract. If the index credits for a given contract year are less than the fee, the account value allocated to the Rate Buy-Up Account may decrease. 1-Year Point-to-Point Cap Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (S&P 500 Index) 1-Year Point-to-Point Participation Index Account (Barclays Focus50 Index) 1-Year Point-to-Point Participation Index Account (S&P MARC 5% Index)
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: BXIF50E.

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 Minimum Rates

See the All-Product Summary on the Agent Gateway Website (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.

Surrender Charge

10-year schedule. Percentage of Accumulation Value by contract year. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any Free Withdrawals in the same contract year.

Contract Year	1	2	3	4	5	6	7	8	9	10
Surrender Charge %	9	8	7	6.5	5.5	4.5	3.5	2.5	1.5	0.5

(CA – 9 Years: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9 and 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, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.

Cash Surrender Value

The greater of (1) Accumulated Value less Surrender Charge plus Market Value Adjustment or (2) Minimum Guaranteed Contract 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.

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. By current company practice, 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).

Nursing Home Waiver

Available for all applicant ages 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.

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketMax Index – an index annuity contract – (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”) including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the “protected parties”) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

The “S&P Multi-Asset Risk Control 5% Excess Return Index” and “S&P 500” Indices (“Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by EquiTrust Life Insurance Company (“the Company”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

May not be available in all states. Product features may vary by state. See contract for complete details. Contract issued on Form Series ICC12-ET-EIA-2000(01-12), ET-EIA-2000(04-17) or ET-EIA-2000(06-04). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IMVA(03-16); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16). Index accounts issued on Form Series ICC19-ET-P2P(05-19) or ET-P2P(05-19); ICC19-ET-P2P-F(05-19) or ET-P2P-F(05-19); ICC19-ET-1PP-F(05-19) or ET-1PP-F(05-19); and ICC19-ET-1PP(05-19) or 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.

SALES SUPPORT
866-598-3694
Agents.EquiTrust.com

Standard Mail:
 EquiTrust Life Insurance Company
 P.O. Box 14500
 Des Moines, IA 50306-3500

Overnight:
 EquiTrust Life Insurance Company
 7100 Westown Pkwy Suite 200
 West Des Moines, IA 50266-2521

