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| Product description | A flexible premium fixed index annuity. Rate buy-up accounts provide 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. 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: \$2,000,000 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. |

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.

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.

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.

Account options

Fixed rate account

1-Year Interest Account — Interest rate is guaranteed for one contract year. May change subject to contractual Minimum Guaranteed Interest Rate on each contract anniversary. Subsequent premiums are applied to this account until contract anniversary, then allocated per instructions.

Index accounts

1-Year Point-to-Point Cap — 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 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

There is no fee assessed on allocations directed to non-fee-based accounts.

Rate buy-up accounts

Allocations directed to rate buy-up accounts offer the advantage of greater growth potential due to enhanced cap and participation rates. A 1.50% fee is deducted from the Accumulation 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, and the 1.50% 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 Accumulation Value allocated to the rate buy-up account may decrease.

| Account options | Fee | Indices | | |
|-------------------------------------|-----|---------------|---------------------------------|-------------------------|
| | | S&P 500 Index | S&P MARC 5% Excess Return Index | Barclay's Focus50 Index |
| 1-Year Point-to-Point Cap | No | X | | |
| 1-Year Point-to-Point Participation | No | | X | |
| 1-Year Point-to-Point Cap | Yes | X | | |
| 1-Year Point-to-Point Participation | Yes | X | X | X |

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 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% |
| California state variation (9 years) | 8.3% | 7.4% | 6.5% | 5.6% | 4.7% | 3.8% | 2.9% | 1.9% | 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 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, full 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 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 full 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.



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