



FIXED INDEX ANNUITY WITH RATE BUY-UPS OFFER COMPETITIVE ADVANTAGES

MARKETMAX INDEX™

Product specs

- 10-year design
- \$10,000 minimum premium
- Issue age: 0-80
- Flexible premium
- Buy-up account annual fee: 1.00%

Competitive advantages

- S&P 500 illustrated rates among the highest in the industry
- Diversify with four buy-up and two no-fee accounts
- Buy-up account fee locked in — cannot increase
- Renewal rate transparency



| MARKETMAX INDEX | | | | | |
|------------------------------|-------------------------------------|-------|---------|------------------|----------------------------|
| Index | Crediting strategy | Fee | Rate | Illustrated rate | Effective illustrated rate |
| Fixed Rate | 1-Year Interest | No | 4.50% | 4.50% | 4.50% |
| S&P 500 | 1-Year Pt-to-Pt Cap | No | 9.00% | 6.22% | 6.22% |
| S&P 500 | 1-Year Pt-to-Pt Performance Trigger | No | 8.00% | 5.54% | 5.54% |
| S&P 500 Dynamic Intraday TCA | 1-Year Pt-to-Pt Participation | No | 75.00% | 10.12 % | 10.12 % |
| S&P MARC 5% | 1-Year Pt-to-Pt Participation | No | 190.00% | 8.62% | 8.62% |
| S&P 500 | 1-Year Pt-to-Pt Cap | 1.00% | 11.00% | 7.44% | 6.36% |
| S&P 500 | 1-Year Pt-to-Pt Participation | 1.00% | 65.00% | 8.66% | 7.57% |
| Barclays Focus50 | 1-Year Pt-to-Pt Participation | 1.00% | 210.00% | 9.22% | 8.13% |
| S&P MARC 5% | 1-Year Pt-to-Pt Participation | 1.00% | 235.00% | 10.57% | 9.46% |



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, and click on State Approvals/State Variations under the Products tab.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. MarketMax Index contracts issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). 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. For producer use only.