



FIXED INDEX ANNUITY WITH RATE BUY-UPS OFFER COMPETITIVE ADVANTAGES

MARKETMAX INDEX™ ANNUITY

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 are 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 method	Fee	Rate	Illustrated rate	Effective illustrated rate
	1-Year Interest	No	5.00%	5.00%	5.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	No	10.00%	6.85%	6.85%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	No	200.00%	8.33%	8.33%
S&P 500 Index	1-Year Pt-to-Pt Cap	1.00%	13.00%	8.44%	7.35%
S&P 500 Index	1-Year Pt-to-Pt Participation	1.00%	65.00%	8.98%	7.89%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	1.00%	225.00%	12.56%	11.44%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	1.00%	250.00%	10.29%	9.19%



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

Product availability and features may vary by state. For more information, visit the Agent Gateway at Agents.EquiTrust.com, and click on State Approvals/State Variations under the Products tab.

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