



RENEWAL RATES

MARKETPOWER BONUS INDEX® ANNUITY

Get more than a flashy, upfront rate. Get a renewal rate you can count on to help keep your retirement plans on track.

Renewal rate history

EquiTrust has a proven history of strong renewal rates that we're proud to share. But don't just take our word for it. Here's a look at the actual renewal rate history for a MarketPower Bonus Index contract issued on 11/1/2010.

	1-YR INTEREST ACCT	1-YR PT-TO-PT CAP	1-YR AVG CAP	1-YR AVG PART	1-YR MO CAP	2-YR AVG CAP
YEAR 1 2010	2.25%	4.50%	5.00%	50.00%	2.40%	12.00%
YEAR 2 2011	2.40%	4.75%	5.70%	40.00%	2.40%	14.00%
YEAR 3 2012	2.40%	4.75%	5.70%	40.00%	2.40%	13.00%
YEAR 4 2013	2.40%	4.75%	5.70%	40.00%	2.40%	14.00%
YEAR 5 2014	2.05%	4.25%	5.00%	40.00%	2.15%	13.00%
YEAR 6 2015	2.05%	4.25%	5.00%	40.00%	2.00%	12.00%
YEAR 7 2016	2.05%	4.25%	5.00%	40.00%	1.75%	13.00%
YEAR 8 2017	2.05%	4.00%	5.00%	40.00%	1.50%	12.00%
YEAR 9 2018	2.05%	4.00%	5.00%	40.00%	1.35%	12.00%
YEAR 10 2019	2.05%	4.00%	5.00%	40.00%	1.35%	12.00%
YEAR 11 2020	2.05%	4.00%	5.00%	40.00%	1.35%	12.00%
YEAR 12 2021	2.05%	4.00%	5.00%	40.00%	1.35%	12.00%
YEAR 13 2022	2.05%	4.00%	5.00%	40.00%	1.35%	12.00%
YEAR 14 2023	2.05%	4.00%	5.00%	40.00%	1.10%	12.00%

With the exception of the 1-Year Interest Account, renewal rates do not reflect actual credited rates or the amounts credited to the account. The actual credited amounts are based on the performance of the S&P 500 Index, subject to the renewal cap or participation rate.

*The previously offered 10% premium bonus with MarketPower Bonus Index results in a starting Accumulation Value of \$110,000.

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