



FIXED INDEX ANNUITY — ACCUMULATION-FOCUSED — BONUS

MARKETTEN BONUS INDEX[®]

Product specs

- 10-year surrender period
- Flexible premium
- \$10,000 NQ / \$5,000 Q initial minimum premium
- Issue age: 0-80

Competitive advantages

- ~~8%~~ **11%*** premium bonus on premiums paid in first five years
- Return of Premium guarantee
- Diversify among buy-up and no-fee accounts
- 10% free withdrawals after first year
- Competitive commissions
- Systematic withdrawals of interest after 30 days¹
- Renewal rate transparency

Index	Crediting strategy	Fee	Rate	Illustrated rate
Fixed Rate	1-Year Interest	No	3.25%	3.25%
S&P 500	1-Year Pt-to-Pt Cap	No	5.75%	4.57%
S&P 500	1-Year Pt-to-Pt Cap with Buy-Up	1.00%	8.00%	6.35%
S&P 500	1-Year Pt-to-Pt Participation with Buy-Up	1.00%	50.00%	8.13%
S&P 500	1-Year Pt-to-Pt Performance Trigger	No	5.00%	3.98%
S&P 500	1-Year Monthly Avg Participation	No	65.00%	5.15%
S&P 500	1-Year Monthly Cap	No	2.00%	5.31%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	No	55.00%	8.23%
S&P 500 Dynamic Intraday TCA	2-Year Pt-to-Pt Participation	No	75.00%	9.70%
S&P MARC 5% ER	1-Year Pt-to-Pt Participation	No	150.00%	8.01%
Barclays Focus50	1-Year Pt-to-Pt Participation	No	130.00%	4.68%



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

*Limited time special. Go to Agents.EquiTrust.com/Specials for details.

¹When premium is allocated to the Fixed Rate account.

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.

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