

STATE VARIATION SUMMARY



Effective September 16, 2024

Fixed index annuities

Product	Surrender charge variation	No MVA
MarketPower Bonus Index [®]	AK, CT, DE, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	-
MarketTen Bonus Index [®]	CA, DE	CA, DE
MarketValue Index [®]	AK, CA, CT, DE, FL, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	CA, DE
MarketSeven Index [®]	CA	CA, DE
MarketFive Index [™]	CA	CA

Rate buy-up fixed index annuities

Product	Surrender charge variation	Premium bonus variation	No MVA
MarketForce Bonus Index [™]	CA, FL	CA	CA
MarketMax Index [™]	CA	-	CA

Fixed index annuity with long-term care coverage

Product	Issue age variation	No wellness rider	No MVA
Bridge [®]	WI	OR	DE, WA

Fixed annuities

Product	Surrender charge variation	Renewal at end of period variation	No MVA
Certainty Select [®]	AK, CA, CT, ID, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT, WA	AK, AL, FL, SC	CA, VT
ChoiceFour [®]	AK, CA, CT, FL, ID, IN, MA, MD, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	-	-

Life insurance

Product	No Nursing Care Confinement	No Longevity Benefit
WealthMax Bonus Life [®]	CA	MA, MD, MT, NC, VA

For further details on state variations, please refer to the appropriate agent guide or your commission schedule. Or call EquiTrust Sales Support at 866-598-3694.