

COMMISSION GRID
OPTION A

EFFECTIVE 2/4/2026

This schedule amends and supersedes all previous schedules and applies to all annuity and life applications received on or after the effective date. Commission reductions may apply to special programs. Commission for any product not identified below shall be 0%. The following commissions are effective for all states where products are approved. Check state approvals at Agents.EquiTrust.com.



LEVEL	MARKETEDGE BONUS INDEX™		MARKETPOWER BONUS INDEX®		MARKETTEN BONUS INDEX®				MARKETVALUE INDEX®					
	Ages 0-75	Ages 76-80	Ages 0-75		Ages 0-75		Ages 76-80		Ages 0-75		Ages 76-80		Ages 81-85	
	Year 1	Year 1	Year 1 generic	Year 1 compact*	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5
NMO	10.00%	7.50%	11.00%	10.00%	10.00%	5.00%	7.50%	3.75%	10.00%	5.00%	7.50%	3.75%	5.00%	2.50%
PMO	9.80%	7.35%	10.80%	9.80%	9.80%	4.90%	7.35%	3.675%	9.80%	4.90%	7.35%	3.675%	4.90%	2.45%
IMO	9.50%	7.125%	10.50%	9.50%	9.50%	4.75%	7.125%	3.5625%	9.50%	4.75%	7.125%	3.5625%	4.75%	2.375%
MD	9.30%	6.975%	10.30%	9.30%	9.30%	4.65%	6.975%	3.4875%	9.30%	4.65%	6.975%	3.4875%	4.65%	2.325%
RMD	9.00%	6.75%	10.00%	9.00%	9.00%	4.50%	6.75%	3.375%	9.00%	4.50%	6.75%	3.375%	4.50%	2.25%
FMD	8.25%	6.1875%	9.25%	8.25%	8.25%	4.125%	6.1875%	3.09375%	8.25%	4.125%	6.1875%	3.09375%	4.125%	2.0625%
DMD	7.75%	5.8125%	8.75%	7.75%	7.75%	3.875%	5.8125%	2.90625%	7.75%	3.875%	5.8125%	2.90625%	3.875%	1.9375%
PGA(BD)	7.50%	5.625%	8.50%	7.50%	7.50%	3.75%	5.625%	2.8125%	7.50%	3.75%	5.625%	2.8125%	3.75%	1.875%
BGA	7.25%	5.4375%	8.25%	7.25%	7.25%	3.625%	5.4375%	2.71875%	7.25%	3.625%	5.4375%	2.71875%	3.625%	1.8125%
MGA	7.00%	5.25%	8.00%	7.00%	7.00%	3.50%	5.25%	2.625%	7.00%	3.50%	5.25%	2.625%	3.50%	1.75%
GA	6.50%	4.875%	7.50%	6.50%	6.50%	3.25%	4.875%	2.4375%	6.50%	3.25%	4.875%	2.4375%	3.25%	1.625%
A10	6.00%	4.50%	7.00%	6.00%	6.00%	3.00%	4.50%	2.25%	6.00%	3.00%	4.50%	2.25%	3.00%	1.50%
A20	5.50%	4.125%	6.50%	5.50%	5.50%	2.75%	4.125%	2.0625%	5.50%	2.75%	4.125%	2.0625%	2.75%	1.375%
A30	5.00%	3.75%	6.00%	5.00%	5.00%	2.50%	3.75%	1.875%	5.00%	2.50%	3.75%	1.875%	2.50%	1.25%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	MARKETSEVEN INDEX®						MARKETFIVE INDEX®					
	Ages 0-75		Ages 76-80		Ages 81-85		Ages 0-75		Ages 76-80		Ages 81-90	
	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3
NMO	8.50%	4.25%	6.375%	3.1875%	4.25%	2.125%	8.00%	4.00%	6.00%	3.00%	4.00%	2.00%
PMO	8.30%	4.15%	6.225%	3.1125%	4.15%	2.075%	7.80%	3.90%	5.85%	2.925%	3.90%	1.95%
IMO	8.00%	4.00%	6.00%	3.00%	4.00%	2.00%	7.50%	3.75%	5.625%	2.8125%	3.75%	1.875%
MD	7.80%	3.90%	5.85%	2.925%	3.90%	1.95%	7.30%	3.65%	5.475%	2.7375%	3.65%	1.825%
RMD	7.50%	3.75%	5.625%	2.8125%	3.75%	1.875%	7.00%	3.50%	5.25%	2.625%	3.50%	1.75%
FMD	6.75%	3.375%	5.0625%	2.53125%	3.375%	1.6875%	6.25%	3.125%	4.6875%	2.34375%	3.125%	1.5625%
DMD	6.25%	3.125%	4.6875%	2.34375%	3.125%	1.5625%	5.75%	2.875%	4.3125%	2.15625%	2.875%	1.4375%
PGA(BD)	6.00%	3.00%	4.50%	2.25%	3.00%	1.50%	5.50%	2.75%	4.125%	2.0625%	2.75%	1.375%
BGA	5.75%	2.875%	4.3125%	2.15625%	2.875%	1.4375%	5.25%	2.625%	3.9375%	1.96875%	2.625%	1.3125%
MGA	5.50%	2.75%	4.125%	2.0625%	2.75%	1.375%	5.00%	2.50%	3.75%	1.875%	2.50%	1.25%
GA	5.00%	2.50%	3.75%	1.875%	2.50%	1.25%	4.50%	2.25%	3.375%	1.6875%	2.25%	1.125%
A10	4.50%	2.25%	3.375%	1.6875%	2.25%	1.125%	4.00%	2.00%	3.00%	1.50%	2.00%	1.00%
A20	4.00%	2.00%	3.00%	1.50%	2.00%	1.00%	3.50%	1.75%	2.625%	1.3125%	1.75%	0.875%
A30	3.50%	1.75%	2.625%	1.3125%	1.75%	0.875%	3.00%	1.50%	2.25%	1.125%	1.50%	0.75%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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LEVEL	MARKETEARLY INCOME™ INDEX				MARKETFUTURE BONUS INCOME™ INDEX				SMARTBOOST™ INDEX		BRIDGE®			
	Ages 45-75		Ages 76-80		Ages 40-75		Ages 76-80		Ages 0-75	Ages 76-80	Ages 50-75		Ages 76-80	
	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 1	Year 1	Year 2-5	Year 1	Year 2-5
NMO	10.00%	5.00%	7.50%	3.75%	10.00%	5.00%	7.50%	3.75%	10.00%	7.50%	12.50%	6.25%	9.375%	4.6875%
PMO	9.80%	4.90%	7.35%	3.675%	9.80%	4.90%	7.35%	3.675%	9.80%	7.35%	12.30%	6.15%	9.225%	4.6125%
IMO	9.50%	4.75%	7.125%	3.5625%	9.50%	4.75%	7.125%	3.5625%	9.50%	7.125%	12.00%	6.00%	9.00%	4.50%
MD	9.30%	4.65%	6.975%	3.4875%	9.30%	4.65%	6.975%	3.4875%	9.30%	6.975%	11.80%	5.90%	8.85%	4.425%
RMD	9.00%	4.50%	6.75%	3.375%	9.00%	4.50%	6.75%	3.375%	9.00%	6.75%	11.50%	5.75%	8.625%	4.3125%
FMD	8.25%	4.125%	6.1875%	3.09375%	8.25%	4.125%	6.1875%	3.09375%	8.25%	6.1875%	10.75%	5.375%	8.0625%	4.03125%
DMD	7.75%	3.875%	5.8125%	2.90625%	7.75%	3.875%	5.8125%	2.90625%	7.75%	5.8125%	10.25%	5.125%	7.6875%	3.84375%
PGA(BD)	7.50%	3.75%	5.625%	2.8125%	7.50%	3.75%	5.625%	2.8125%	7.50%	5.625%	9.50%	4.75%	7.125%	3.5625%
BGA	7.25%	3.625%	5.4375%	2.71875%	7.25%	3.625%	5.4375%	2.71875%	7.25%	5.4375%	9.25%	4.625%	6.9375%	3.46875%
MGA	7.00%	3.50%	5.25%	2.625%	7.00%	3.50%	5.25%	2.625%	7.00%	5.25%	9.00%	4.50%	6.75%	3.375%
GA	6.50%	3.25%	4.875%	2.4375%	6.50%	3.25%	4.875%	2.4375%	6.50%	4.875%	8.50%	4.25%	6.375%	3.1875%
A10	6.00%	3.00%	4.50%	2.25%	6.00%	3.00%	4.50%	2.25%	6.00%	4.50%	8.00%	4.00%	6.00%	3.00%
A20	5.50%	2.75%	4.125%	2.0625%	5.50%	2.75%	4.125%	2.0625%	5.50%	4.125%	7.50%	3.75%	5.625%	2.8125%
A30	5.00%	2.50%	3.75%	1.875%	5.00%	2.50%	3.75%	1.875%	5.00%	3.75%	7.00%	3.50%	5.25%	2.625%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	CERTAINTY SELECT®					CHOICEFOUR®		CONFIDENCE INCOME®		WEALTHMAX BONUS LIFE®	
	3-year		5, 6, 8, 10-year		Renewal commission	Ages 0-80	Ages 81-85	5-9 PC	10-20, life	Ages 45-75	Ages 76-80
	Ages 0-80	Ages 81-90	Ages 0-80	Ages 81-90							
NMO	3.00%	2.25%	4.00%	3.00%	1.25%	8.00%	6.00%	3.75%	4.00%	14.00%	11.00%
PMO	3.00%	2.25%	4.00%	3.00%	1.25%	7.80%	5.85%	3.75%	4.00%	13.75%	10.75%
IMO	2.95%	2.2125%	3.95%	2.9625%	1.225%	7.50%	5.625%	3.70%	3.95%	13.50%	10.50%
MD	2.85%	2.1375%	3.85%	2.8875%	1.20%	7.30%	5.475%	3.60%	3.85%	13.25%	10.25%
RMD	2.75%	2.0625%	3.75%	2.8125%	1.15%	7.00%	5.25%	3.50%	3.75%	13.00%	10.00%
FMD	2.60%	1.95%	3.60%	2.70%	1.135%	6.50%	4.875%	3.40%	3.60%	12.00%	9.00%
DMD	2.50%	1.875%	3.50%	2.625%	1.125%	6.25%	4.6875%	3.375%	3.50%	11.50%	8.50%
PGA(BD)	2.25%	1.6875%	3.25%	2.4375%	1.10%	6.00%	4.50%	3.20%	3.25%	10.50%	7.50%
BGA	2.125%	1.59375%	3.125%	2.34375%	1.05%	5.75%	4.3125%	3.10%	3.125%	10.25%	7.25%
MGA	2.00%	1.50%	3.00%	2.25%	1.00%	5.50%	4.125%	3.00%	3.00%	10.00%	7.00%
GA	1.80%	1.35%	2.80%	2.10%	0.95%	5.00%	3.75%	2.75%	2.75%	9.50%	6.50%
A10	1.60%	1.20%	2.60%	1.95%	0.90%	4.50%	3.375%	2.50%	2.50%	9.00%	6.00%
A20	1.40%	1.05%	2.40%	1.80%	0.85%	4.00%	3.00%	2.25%	2.25%	8.50%	5.50%
A30	1.30%	0.975%	2.30%	1.725%	0.80%	3.50%	2.625%	2.00%	2.00%	8.00%	5.00%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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LEVEL	MARKETEDGE BONUS INDEX™			MARKETPOWER BONUS INDEX®			MARKETTEN BONUS INDEX®					MARKETVALUE INDEX®						
	Ages 0-75	Ages 76-80	Trail**	Ages 0-75		Trail**	Ages 0-75		Ages 76-80		Trail**	Ages 0-75		Ages 76-80		Ages 81-85		Trail**
	Year 1	Year 1		Year 1 generic	Year 1 compact*		Year 1	Year 2-5	Year 1	Year 2-5		Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	
NMO	6.50%	4.875%	0.50%	7.00%	6.50%	0.50%	6.50%	3.25%	4.875%	2.4375%	0.50%	6.50%	3.25%	4.875%	2.4375%	3.25%	1.625%	0.50%
PMO	6.30%	4.725%	0.50%	6.80%	6.30%	0.50%	6.30%	3.15%	4.725%	2.3625%	0.50%	6.30%	3.15%	4.725%	2.3625%	3.15%	1.575%	0.50%
IMO	6.00%	4.50%	0.50%	6.50%	6.00%	0.50%	6.00%	3.00%	4.50%	2.25%	0.50%	6.00%	3.00%	4.50%	2.25%	3.00%	1.50%	0.50%
MD	5.80%	4.35%	0.50%	6.30%	5.80%	0.50%	5.80%	2.90%	4.35%	2.175%	0.50%	5.80%	2.90%	4.35%	2.175%	2.90%	1.45%	0.50%
RMD	5.50%	4.125%	0.50%	6.00%	5.50%	0.50%	5.50%	2.75%	4.125%	2.0625%	0.50%	5.50%	2.75%	4.125%	2.0625%	2.75%	1.375%	0.50%
FMD	4.75%	3.5625%	0.50%	5.25%	4.75%	0.50%	4.75%	2.375%	3.5625%	1.78125%	0.50%	4.75%	2.375%	3.5625%	1.78125%	2.375%	1.1875%	0.50%
DMD	4.25%	3.1875%	0.50%	4.75%	4.25%	0.50%	4.25%	2.125%	3.1875%	1.59375%	0.50%	4.25%	2.125%	3.1875%	1.59375%	2.125%	1.0625%	0.50%
PGA(BD)	4.00%	3.00%	0.50%	4.50%	4.00%	0.50%	4.00%	2.00%	3.00%	1.50%	0.50%	4.00%	2.00%	3.00%	1.50%	2.00%	1.00%	0.50%
BGA	3.75%	2.8125%	0.50%	4.25%	3.75%	0.50%	3.75%	1.875%	2.8125%	1.40625%	0.50%	3.75%	1.875%	2.8125%	1.40625%	1.875%	0.9375%	0.50%
MGA	3.50%	2.625%	0.50%	4.00%	3.50%	0.50%	3.50%	1.75%	2.625%	1.3125%	0.50%	3.50%	1.75%	2.625%	1.3125%	1.75%	0.875%	0.50%
GA	3.25%	2.4375%	0.50%	3.75%	3.25%	0.50%	3.25%	1.625%	2.4375%	1.21875%	0.50%	3.25%	1.625%	2.4375%	1.21875%	1.625%	0.8125%	0.50%
A10	3.00%	2.25%	0.50%	3.50%	3.00%	0.50%	3.00%	1.50%	2.25%	1.125%	0.50%	3.00%	1.50%	2.25%	1.125%	1.50%	0.75%	0.50%
A20	2.75%	2.0625%	0.50%	3.25%	2.75%	0.50%	2.75%	1.375%	2.0625%	1.03125%	0.50%	2.75%	1.375%	2.0625%	1.03125%	1.375%	0.6875%	0.50%
A30	2.50%	1.875%	0.50%	3.00%	2.50%	0.50%	2.50%	1.25%	1.875%	0.9375%	0.50%	2.50%	1.25%	1.875%	0.9375%	1.25%	0.625%	0.50%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	MARKETSEVEN INDEX®							MARKETFIVE INDEX®						
	Ages 0-7		Ages 76-80		Ages 81-85		Trail**	Ages 0-75		Ages 76-80		Ages 81-90		Trail**
	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3		Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	
NMO	5.75%	2.875%	4.3125%	2.15625%	2.875%	1.4375%	0.50%	5.50%	2.75%	4.125%	2.0625%	2.75%	1.375%	0.50%
PMO	5.55%	2.775%	4.1625%	2.08125%	2.775%	1.3875%	0.50%	5.30%	2.65%	3.975%	1.9875%	2.65%	1.325%	0.50%
IMO	5.25%	2.625%	3.9375%	1.96875%	2.625%	1.3125%	0.50%	5.00%	2.50%	3.75%	1.875%	2.50%	1.25%	0.50%
MD	5.05%	2.525%	3.7875%	1.89375%	2.525%	1.2625%	0.50%	4.80%	2.40%	3.60%	1.80%	2.40%	1.20%	0.50%
RMD	4.75%	2.375%	3.5625%	1.78125%	2.375%	1.1875%	0.50%	4.50%	2.25%	3.375%	1.6875%	2.25%	1.125%	0.50%
FMD	4.00%	2.00%	3.00%	1.50%	2.00%	1.00%	0.50%	3.75%	1.875%	2.8125%	1.40625%	1.875%	0.9375%	0.50%
DMD	3.50%	1.75%	2.625%	1.3125%	1.75%	0.875%	0.50%	3.25%	1.625%	2.4375%	1.21875%	1.625%	0.8125%	0.50%
PGA(BD)	3.25%	1.625%	2.4375%	1.21875%	1.625%	0.8125%	0.50%	3.00%	1.50%	2.25%	1.125%	1.50%	0.75%	0.50%
BGA	3.00%	1.50%	2.25%	1.125%	1.50%	0.75%	0.50%	2.75%	1.375%	2.0625%	1.03125%	1.375%	0.6875%	0.50%
MGA	2.75%	1.375%	2.0625%	1.03125%	1.375%	0.6875%	0.50%	2.50%	1.25%	1.875%	0.9375%	1.25%	0.625%	0.50%
GA	2.50%	1.25%	1.875%	0.9375%	1.25%	0.625%	0.50%	2.25%	1.125%	1.6875%	0.84375%	1.125%	0.5625%	0.50%
A10	2.25%	1.125%	1.6875%	0.84375%	1.125%	0.5625%	0.50%	2.00%	1.00%	1.50%	0.75%	1.00%	0.50%	0.50%
A20	2.00%	1.00%	1.50%	0.75%	1.00%	0.50%	0.50%	1.75%	0.875%	1.3125%	0.65625%	0.875%	0.4375%	0.50%
A30	1.75%	0.875%	1.3125%	0.65625%	0.875%	0.4375%	0.50%	1.50%	0.75%	1.125%	0.5625%	0.75%	0.375%	0.50%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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LEVEL	MARKETEARLY INCOME™ INDEX					MARKETFUTURE BONUS INCOME™ INDEX				
	Ages 45-75		Ages 76-80		Trail**	Ages 40-75		Ages 76-80		Trail**
	Year 1	Year 2-5	Year 1	Year 2-5		Year 1	Year 2-5	Year 1	Year 2-5	
NMO	6.50%	3.25%	4.875%	2.4375%	0.50%	6.50%	3.25%	4.875%	2.4375%	0.50%
PMO	6.30%	3.15%	4.725%	2.3625%	0.50%	6.30%	3.15%	4.725%	2.3625%	0.50%
IMO	6.00%	3.00%	4.50%	2.25%	0.50%	6.00%	3.00%	4.50%	2.25%	0.50%
MD	5.80%	2.90%	4.35%	2.175%	0.50%	5.80%	2.90%	4.35%	2.175%	0.50%
RMD	5.50%	2.75%	4.125%	2.0625%	0.50%	5.50%	2.75%	4.125%	2.0625%	0.50%
FMD	4.75%	2.375%	3.5625%	1.78125%	0.50%	4.75%	2.375%	3.5625%	1.78125%	0.50%
DMD	4.25%	2.125%	3.1875%	1.59375%	0.50%	4.25%	2.125%	3.1875%	1.59375%	0.50%
PGA(BD)	4.00%	2.00%	3.00%	1.50%	0.50%	4.00%	2.00%	3.00%	1.50%	0.50%
BGA	3.75%	1.875%	2.8125%	1.40625%	0.50%	3.75%	1.875%	2.8125%	1.40625%	0.50%
MGA	3.50%	1.75%	2.625%	1.3125%	0.50%	3.50%	1.75%	2.625%	1.3125%	0.50%
GA	3.25%	1.625%	2.4375%	1.21875%	0.50%	3.25%	1.625%	2.4375%	1.21875%	0.50%
A10	3.00%	1.50%	2.25%	1.125%	0.50%	3.00%	1.50%	2.25%	1.125%	0.50%
A20	2.75%	1.375%	2.0625%	1.03125%	0.50%	2.75%	1.375%	2.0625%	1.03125%	0.50%
A30	2.50%	1.25%	1.875%	0.9375%	0.50%	2.50%	1.25%	1.875%	0.9375%	0.50%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	SMARTBOOST™ INDEX			BRIDGE®					WEALTHMAX BONUS LIFE®		
	Ages 0-75	Ages 76-80	Trail**	Ages 50-75		Ages 76-80		Trail**	Ages 45-75	Ages 76-80	Trail**
	Year 1	Year 1		Year 1	Year 2-5	Year 1	Year 2-5				
NMO	6.50%	4.875%	0.50%	8.00%	4.00%	6.00%	3.00%	0.50%	9.00%	7.50%	0.50%
PMO	6.30%	4.725%	0.50%	7.80%	3.90%	5.85%	2.925%	0.50%	8.75%	7.25%	0.50%
IMO	6.00%	4.50%	0.50%	7.50%	3.75%	5.625%	2.8125%	0.50%	8.50%	7.00%	0.50%
MD	5.80%	4.35%	0.50%	7.30%	3.65%	5.475%	2.7375%	0.50%	8.25%	6.75%	0.50%
RMD	5.50%	4.125%	0.50%	7.00%	3.50%	5.25%	2.625%	0.50%	8.00%	6.50%	0.50%
FMD	4.75%	3.5625%	0.50%	6.25%	3.125%	4.6875%	2.34375%	0.50%	7.00%	5.50%	0.50%
DMD	4.25%	3.1875%	0.50%	5.75%	2.875%	4.3125%	2.15625%	0.50%	6.50%	5.00%	0.50%
PGA(BD)	4.00%	3.00%	0.50%	5.00%	2.50%	3.75%	1.875%	0.50%	5.50%	4.00%	0.50%
BGA	3.75%	2.8125%	0.50%	4.75%	2.375%	3.5625%	1.78125%	0.50%	5.25%	3.75%	0.50%
MGA	3.50%	2.625%	0.50%	4.50%	2.25%	3.375%	1.6875%	0.50%	5.00%	3.50%	0.50%
GA	3.25%	2.4375%	0.50%	4.25%	2.125%	3.1875%	1.59375%	0.50%	4.75%	3.25%	0.50%
A10	3.00%	2.25%	0.50%	4.00%	2.00%	3.00%	1.50%	0.50%	4.50%	3.00%	0.50%
A20	2.75%	2.0625%	0.50%	3.75%	1.875%	2.8125%	1.40625%	0.50%	4.25%	2.75%	0.50%
A30	2.50%	1.875%	0.50%	3.50%	1.75%	2.625%	1.3125%	0.50%	4.00%	2.50%	0.50%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

COMMISSION GRID
OPTION C

EFFECTIVE 2/4/2026

This schedule amends and supersedes all previous schedules and applies to all annuity and life applications received on or after the effective date. Commission reductions may apply to special programs. Commission for any product not identified below shall be 0%. The following commissions are effective for all states where products are approved. Check state approvals at Agents.EquiTrust.com.



LEVEL	MARKETEDGE BONUS INDEX™			MARKETPOWER BONUS INDEX®			MARKETTEN BONUS INDEX®					MARKETVALUE INDEX®						
	Ages 0-75	Ages 76-80	Trail**	Ages 0-75		Trail**	Ages 0-75		Ages 76-80		Trail**	Ages 0-75		Ages 76-80		Ages 81-85		Trail**
	Year 1	Year 1		Year 1 generic	Year 1 compact*		Year 1	Year 2-5	Year 1	Year 2-5		Year 1	Year 2-5	Year 1	Year 2-5	Year 1	Year 2-5	
NMO	4.00%	3.25%	1.00%	4.00%	4.00%	1.00%	4.00%	2.00%	3.25%	1.625%	1.00%	4.00%	2.00%	3.25%	1.625%	2.50%	1.25%	1.00%
PMO	3.80%	3.10%	1.00%	3.80%	3.80%	1.00%	3.80%	1.90%	3.10%	1.55%	1.00%	3.80%	1.90%	3.10%	1.55%	2.40%	1.20%	1.00%
IMO	3.50%	2.875%	1.00%	3.50%	3.50%	1.00%	3.50%	1.75%	2.875%	1.4375%	1.00%	3.50%	1.75%	2.875%	1.4375%	2.25%	1.125%	1.00%
MD	3.30%	2.725%	1.00%	3.30%	3.30%	1.00%	3.30%	1.65%	2.725%	1.3625%	1.00%	3.30%	1.65%	2.725%	1.3625%	2.15%	1.075%	1.00%
RMD	3.00%	2.50%	1.00%	3.00%	3.00%	1.00%	3.00%	1.50%	2.50%	1.25%	1.00%	3.00%	1.50%	2.50%	1.25%	2.00%	1.00%	1.00%
FMD	2.25%	1.9375%	1.00%	2.25%	2.25%	1.00%	2.25%	1.125%	1.9375%	0.96875%	1.00%	2.25%	1.125%	1.9375%	0.96875%	1.625%	0.8125%	1.00%
DMD	1.75%	1.5625%	1.00%	1.75%	1.75%	1.00%	1.75%	0.875%	1.5625%	0.78125%	1.00%	1.75%	0.875%	1.5625%	0.78125%	1.375%	0.6875%	1.00%
PGA(BD)	1.50%	1.375%	1.00%	1.50%	1.50%	1.00%	1.50%	0.75%	1.375%	0.6875%	1.00%	1.50%	0.75%	1.375%	0.6875%	1.25%	0.625%	1.00%
BGA	1.25%	1.1875%	1.00%	1.25%	1.25%	1.00%	1.25%	0.625%	1.1875%	0.59375%	1.00%	1.25%	0.625%	1.1875%	0.59375%	1.125%	0.5625%	1.00%
MGA	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.50%	1.00%	0.50%	1.00%	1.00%	0.50%	1.00%	0.50%	1.00%	0.50%	1.00%
GA	0.95%	0.95%	1.00%	0.95%	0.95%	1.00%	0.95%	0.475%	0.95%	0.475%	1.00%	0.95%	0.475%	0.95%	0.475%	0.95%	0.475%	1.00%
A10	0.90%	0.90%	1.00%	0.90%	0.90%	1.00%	0.90%	0.45%	0.90%	0.45%	1.00%	0.90%	0.45%	0.90%	0.45%	0.90%	0.45%	1.00%
A20	0.85%	0.85%	1.00%	0.85%	0.85%	1.00%	0.85%	0.425%	0.85%	0.425%	1.00%	0.85%	0.425%	0.85%	0.425%	0.85%	0.425%	1.00%
A30	0.80%	0.80%	1.00%	0.80%	0.80%	1.00%	0.80%	0.40%	0.80%	0.40%	1.00%	0.80%	0.40%	0.80%	0.40%	0.80%	0.40%	1.00%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	MARKETSEVEN INDEX®							MARKETFIVE INDEX®						
	Ages 0-7		Ages 76-80		Ages 81-85		Trail**	Ages 0-75		Ages 76-80		Ages 81-90		Trail**
	Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3		Year 1	Year 2-3	Year 1	Year 2-3	Year 1	Year 2-3	
NMO	4.00%	2.00%	3.25%	1.625%	2.50%	1.25%	1.00%	4.00%	2.00%	3.25%	1.625%	2.50%	1.25%	1.00%
PMO	3.80%	1.90%	3.10%	1.55%	2.40%	1.20%	1.00%	3.80%	1.90%	3.10%	1.55%	2.40%	1.20%	1.00%
IMO	3.50%	1.75%	2.875%	1.4375%	2.25%	1.125%	1.00%	3.50%	1.75%	2.875%	1.4375%	2.25%	1.125%	1.00%
MD	3.30%	1.65%	2.725%	1.3625%	2.15%	1.075%	1.00%	3.30%	1.65%	2.725%	1.3625%	2.15%	1.075%	1.00%
RMD	3.00%	1.50%	2.50%	1.25%	2.00%	1.00%	1.00%	3.00%	1.50%	2.50%	1.25%	2.00%	1.00%	1.00%
FMD	2.25%	1.125%	1.9375%	0.96875%	1.625%	0.8125%	1.00%	2.25%	1.125%	1.9375%	0.96875%	1.625%	0.8125%	1.00%
DMD	1.75%	0.875%	1.5625%	0.78125%	1.375%	0.6875%	1.00%	1.75%	0.875%	1.5625%	0.78125%	1.375%	0.6875%	1.00%
PGA(BD)	1.50%	0.75%	1.375%	0.6875%	1.25%	0.625%	1.00%	1.50%	0.75%	1.375%	0.6875%	1.25%	0.625%	1.00%
BGA	1.25%	0.625%	1.1875%	0.59375%	1.125%	0.5625%	1.00%	1.25%	0.625%	1.1875%	0.59375%	1.125%	0.5625%	1.00%
MGA	1.00%	0.50%	1.00%	0.50%	1.00%	0.50%	1.00%	1.00%	0.50%	1.00%	0.50%	1.00%	0.50%	1.00%
GA	0.95%	0.475%	0.95%	0.475%	0.95%	0.475%	1.00%	0.95%	0.475%	0.95%	0.475%	0.95%	0.475%	1.00%
A10	0.90%	0.45%	0.90%	0.45%	0.90%	0.45%	1.00%	0.90%	0.45%	0.90%	0.45%	0.90%	0.45%	1.00%
A20	0.85%	0.425%	0.85%	0.425%	0.85%	0.425%	1.00%	0.85%	0.425%	0.85%	0.425%	0.85%	0.425%	1.00%
A30	0.80%	0.40%	0.80%	0.40%	0.80%	0.40%	1.00%	0.80%	0.40%	0.80%	0.40%	0.80%	0.40%	1.00%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

COMMISSION GRID
OPTION C

EFFECTIVE 2/4/2026

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LEVEL	MARKETEARLY INCOME™ INDEX					MARKETFUTURE BONUS INCOME™ INDEX				
	Ages 45-75		Ages 76-80		Trail**	Ages 40-75		Ages 76-80		Trail**
	Year 1	Year 2-5	Year 1	Year 2-5		Year 1	Year 2-5	Year 1	Year 2-5	
NMO	4.00%	2.00%	3.25%	1.625%	1.00%	4.00%	2.00%	3.25%	1.625%	1.00%
PMO	3.80%	1.90%	3.10%	1.55%	1.00%	3.80%	1.90%	3.10%	1.55%	1.00%
IMO	3.50%	1.75%	2.875%	1.4375%	1.00%	3.50%	1.75%	2.875%	1.4375%	1.00%
MD	3.30%	1.65%	2.725%	1.3625%	1.00%	3.30%	1.65%	2.725%	1.3625%	1.00%
RMD	3.00%	1.50%	2.50%	1.25%	1.00%	3.00%	1.50%	2.50%	1.25%	1.00%
FMD	2.25%	1.125%	1.9375%	0.96875%	1.00%	2.25%	1.125%	1.9375%	0.96875%	1.00%
DMD	1.75%	0.875%	1.5625%	0.78125%	1.00%	1.75%	0.875%	1.5625%	0.78125%	1.00%
PGA(BD)	1.50%	0.75%	1.375%	0.6875%	1.00%	1.50%	0.75%	1.375%	0.6875%	1.00%
BGA	1.25%	0.625%	1.1875%	0.59375%	1.00%	1.25%	0.625%	1.1875%	0.59375%	1.00%
MGA	1.00%	0.50%	1.00%	0.50%	1.00%	1.00%	0.50%	1.00%	0.50%	1.00%
GA	0.95%	0.475%	0.95%	0.475%	1.00%	0.95%	0.475%	0.95%	0.475%	1.00%
A10	0.90%	0.45%	0.90%	0.45%	1.00%	0.90%	0.45%	0.90%	0.45%	1.00%
A20	0.85%	0.425%	0.85%	0.425%	1.00%	0.85%	0.425%	0.85%	0.425%	1.00%
A30	0.80%	0.40%	0.80%	0.40%	1.00%	0.80%	0.40%	0.80%	0.40%	1.00%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LEVEL	SMARTBOOST™ INDEX			BRIDGE®					WEALTHMAX BONUS LIFE®		
	Ages 0-75	Ages 76-80	Trail**	Ages 50-75		Ages 76-80		Trail**	Ages 45-75	Ages 76-80	Trail**
	Year 1	Year 1		Year 1	Year 2-5	Year 1	Year 2-5				
NMO	4.00%	3.25%	1.00%	4.50%	2.25%	3.625%	1.8125%	1.00%	5.00%	5.00%	1.00%
PMO	3.80%	3.10%	1.00%	4.30%	2.15%	3.475%	1.7375%	1.00%	4.75%	4.75%	1.00%
IMO	3.50%	2.875%	1.00%	4.00%	2.00%	3.25%	1.625%	1.00%	4.50%	4.50%	1.00%
MD	3.30%	2.725%	1.00%	3.80%	1.90%	3.10%	1.55%	1.00%	4.25%	4.25%	1.00%
RMD	3.00%	2.50%	1.00%	3.50%	1.75%	2.875%	1.4375%	1.00%	4.00%	4.00%	1.00%
FMD	2.25%	1.9375%	1.00%	2.75%	1.375%	2.3125%	1.15625%	1.00%	3.00%	3.00%	1.00%
DMD	1.75%	1.5625%	1.00%	2.25%	1.125%	1.9375%	0.96875%	1.00%	2.50%	2.50%	1.00%
PGA(BD)	1.50%	1.375%	1.00%	1.50%	0.75%	1.375%	0.6875%	1.00%	1.50%	1.50%	1.00%
BGA	1.25%	1.1875%	1.00%	1.25%	0.625%	1.1875%	0.59375%	1.00%	1.25%	1.25%	1.00%
MGA	1.00%	1.00%	1.00%	1.00%	0.50%	1.00%	0.50%	1.00%	1.00%	1.00%	1.00%
GA	0.95%	0.95%	1.00%	0.95%	0.475%	0.95%	0.475%	1.00%	0.95%	0.95%	1.00%
A10	0.90%	0.90%	1.00%	0.90%	0.45%	0.90%	0.45%	1.00%	0.90%	0.90%	1.00%
A20	0.85%	0.85%	1.00%	0.85%	0.425%	0.85%	0.425%	1.00%	0.85%	0.85%	1.00%
A30	0.80%	0.80%	1.00%	0.80%	0.40%	0.80%	0.40%	1.00%	0.80%	0.80%	1.00%
LO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%