

TRANSITION RULES

Effective March 5, 2025, changes will be made to the EquiTrust fixed index annuity product portfolio:

- Some product features are changing on five existing products
- Three new products are being added to the portfolio
- Two products are being retired

NEW FIXED INDEX ANNUITY PRODUCT PORTFOLIO AVAILABLE MARCH 5, 2025

Accumulation-focused — Bonus	Accumulation-focused — Non-bonus	Income-focused
<ul style="list-style-type: none"> • MarketEdge Bonus Index™ • MarketPower Bonus Index® • MarketTen Bonus Index® 	<ul style="list-style-type: none"> • MarketValue Index® • MarketSeven Index® • MarketFive Index® 	<ul style="list-style-type: none"> • MarketEarly Income Index™ • MarketFuture Income Index™

TRANSITION TIMELINE

● MARCH 5, 2025

Redesigned fixed index annuity portfolio available

- Applications for redesigned and new products accepted starting Wednesday, March 5, 2025
- These will be available via E-App or paper application
- New versions of the product disclosures dated 03-25 are required when submitting the application

● MARCH 5 - MARCH 18, 2025 at 5:00 P.M. CENTRAL

All fixed index annuities available for E-App and paper application

- Original versions of the EquiTrust fixed index annuity portfolio, including the two retiring products
- Six redesigned/new accumulation-focused fixed index annuities
- Two new income-focused fixed index annuities

● MARCH 19, 2025

Two fixed index annuities retired

- MarketForce Bonus Index® and MarketMax Index™ will be retired and no longer available
- Applications for original and retiring products will no longer be accepted

Note: EquiTrust does not accept e-mailed applications. E-mailing an application will not count as having met a submission cutoff deadline. Applications are accepted via E-Application, mail, fax or Upload a Doc at Agents.EquiTrust.com.

Applications for the original and retiring products must be received at the EquiTrust home office by 5:00 p.m. Central on Tuesday, March 18.



For additional product details, visit Agents.EquiTrust.com, or call EquiTrust Sales Support at 866-598-3694.