

<b>Product description</b>	A flexible premium fixed index deferred annuity with an Income Benefit Rider option. Product contains a fixed-rate account and a variety of index accounts, three of which feature custom, risk-controlled indices: Barclays Focus50 Index™ and S&P MARC 5% Excess Return Index.
<b>Applicant ages</b>	0-80 if Income Benefit Rider (IBR) not elected; 40-80 if IBR elected. All owners and annuitants.
<b>Minimum/maximum premium</b>	<p>Initial minimum: \$10,000; Subsequent minimum: \$2,000                  Subsequent annual maximum after year 1: \$250,000                  Contract maximum without prior EquiTrust approval: \$1,000,000</p> <p>Subsequent premiums automatically added to the 1-Year Interest Account at time of receipt, then at contract anniversary reallocated among accounts according to current allocation instructions.</p>
<b>Accumulation Value</b>	Total of the individual Account Accumulation Values.

**Indices**

<b>S&amp;P 500 Index</b>	Widely regarded as the best single gauge of large-cap U.S. equities. More than \$15.6 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$7.1 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization.
<b>Barclays Focus50 Index</b>	The Barclays Focus50 Index seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks, on a risk-adjusted basis. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control. For more information on this index, visit <a href="http://Indices.Barclays/Focus50">Indices.Barclays/Focus50</a> , ticker: BXIIF50E.
<b>S&amp;P MARC 5% Excess Return Index</b>	The S&P MARC 5% Excess Return Index seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. S&P MARC 5% Excess Return Index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. For more information on this index, visit <a href="http://SPIndices.com">SPIndices.com</a> , ticker: SPMARC5.

## Account options

## Fixed-Rate Account

**1-Year Interest Account** — The fixed rate is guaranteed for one contract year. On contract anniversaries, the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.

## S&amp;P 500® Index Accounts

**1-Year Point-to-Point Cap Index Account** — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap.

**1-Year Point-to-Point Participation Index Account** — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate.

**1-Year Monthly Average Cap Index Account** — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary to the monthly index average, up to a specified cap.

**1-Year Monthly Average Participation Index Account** — Index credits are based on the percentage change in the S&P 500 Index monthly average from the previous contract anniversary, multiplied by the participation rate.

**1-Year Monthly Cap Index Account** — Index credits are based on the cumulative sum of capped monthly changes in the S&P 500 Index from the previous contract anniversary. Each monthly gain is subject to a cap, but monthly declines are not subject to a floor.

**2-Year Monthly Average Cap Index Account** — Index credits are based on the percentage change in the S&P 500 Index from the previous two-year contract anniversary to monthly index average over a two-year period, up to a specified cap.

Barclays Focus50  
Index Accounts

**1-Year Point-to-Point Participation Index Account** — Index credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate.

**2-Year Point-to-Point Participation Index Account** — Index credits are based on the percentage change in the Barclays Focus50 Index from the previous two-year contract anniversary, multiplied by the participation rate.

S&P MARC 5% Excess Return  
Index Account

**1-Year Point-to-Point Participation Index Account** — Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate.

**Account Minimum Rates** See the All-Product Summary on the Agent Gateway (Agents.EquiTrust.com).

**Index credits** Index credits will be added to the account at the end of each indexing period. Index credits will never be less than zero.

**Surrender charges** 10-year schedule. Percentage of Accumulation Value by contract year. Applies to partial withdrawals in excess of the free withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any free withdrawals in the same contract year.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	12%	12%	12%	12%	11%	10%	8%	6%	4%	2%
State variation (10 years) AK, CT, DE, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%
FL (10 years)	10%	10%	10%	10%	10%	10%	8%	6%	4%	2%
CA (9 years)	8.3%	7.4%	6.5%	5.6%	4.7%	3.8%	2.9%	1.9%	0.9%	

**Market Value Adjustment** Yes, applied when surrender charges are imposed. (No MVA in CA and DE)

**Minimum Guaranteed Contract Value** 87.5% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.

**Cash Surrender Value** Accumulation Value less any applicable surrender charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

**Free withdrawals** By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges.  
After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT.

**Transfers** May transfer Accumulation Value between accounts on each contract anniversary. Transfers out of a two-year account allowed only at the end of the two-year indexing period.

**Death benefit** Upon death of owner, Accumulation Value.

**Annuitization benefit**

On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant's 100th birthday. By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of 5 years or life is elected (not available in TX; available after first contract year with a minimum fixed period of 15 years or life option in FL).

**Nursing Home Waiver**

Available for all applicant ages at no charge. After the first contract year, access up to 100% of the Accumulation Value in the event of nursing home confinement of owner for 90 days.

**Terminal Illness Rider**

Available for all applicant ages at no charge. Access up to 75% of the Accumulation Value in the event of the owner's terminal illness. Features may vary by state.

**Income Benefit Rider****Description**

An optional rider that offers guaranteed lifetime income based on a "stacked" 3% accumulation plus index and interest credits for up to 10 years. A 10% Benefit-Base bonus is added to the Benefit Base for all first-year premium. This rider has an annual charge. Lower credited rates may apply if the IBR is elected.

**Issue requirements**

The IBR must be elected at issue and the owner must be 40 or older. Owner and annuitant must be the same person to elect the rider, unless the owner is non-natural. Joint ownership is allowed for spouses only.

**Income withdrawals**

Lifetime income withdrawals continue even if the Accumulation Value is depleted. May begin anytime after the first contract year and the owner's age is at least 50. If joint owners, both must be at least age 50 to start income withdrawals. Income withdrawals are available monthly, quarterly, semiannually or annually.

**Rider charge**

Annual fee of 0.95% of Accumulation Value, deducted on each contract anniversary proportionately from each crediting account.

**Benefit Base**

Includes all premiums, less withdrawals, increased on anniversary by 3.0% — plus the weighted average of index and interest credits — for up to 10 years, or the start of income withdrawals, if earlier. A 10% Benefit-Base bonus is added for all first-year premium. Withdrawals prior to starting income withdrawals will reduce the Benefit Base proportionately. The Benefit Base is only used to calculate the income withdrawal amount. It is not available upon surrender, death or annuitization.

**Enhanced Income Withdrawals**

Income withdrawal amount increased by 100% for single-life owner (50% for joint owners) for up to five years in event of chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL), or permanent cognitive impairment. At the start of and during the Enhanced Income Withdrawals period, chronic illness must be physician-certified annually. Enhanced Income Withdrawals do not impact lifetime income payments. Annuity must be in effect at least three years, have an Accumulation Value greater than zero and no premium added in prior two years. Owner must be a U.S. resident and not older than 90 to activate Enhanced Income Withdrawals.

**Income withdrawal percentage**

Based on the owner's age at the time income withdrawals are elected. Withdrawal percentages increase 0.10% for each age between the ages shown below. For joint owners, the age of the younger owner will be used. Once income withdrawals start, the percentage will never change.

Age of owner at first income withdrawal	Single life income withdrawal percentage	Joint life income withdrawal percentage
50	3.25%	2.25%
60	4.25%	3.25%
70	5.25%	4.25%
80	6.25%	5.25%
90+	7.25%	6.25%

**Income withdrawal amount calculation**

The income withdrawal amount equals the Benefit Base multiplied by the income withdrawal percentage. At each contract anniversary, the income withdrawal amount is recalculated as the greater of the prior year's income withdrawal amount, or the current Benefit Base multiplied by the original income withdrawal percentage.

**Step-up feature**

If the Accumulation Value is greater than the Benefit Base when income withdrawals start, and on each subsequent contract anniversary, the Benefit Base will be increased to equal the Accumulation Value. This allows for income withdrawal amounts to potentially increase from year to year.

**Flexible income withdrawals**

Contract owners have the ability to start and stop income withdrawals when they choose. If income withdrawals are not stopped and the IBR is not terminated, the payments will continue for the owner's lifetime, even if the Accumulation Value is zero. If income withdrawals are stopped and later restarted, the payments will be the greater of the prior income withdrawal amount (adjusted for any excess withdrawals), and the original income withdrawal percentage multiplied by the current Benefit Base.

**Additional premiums**

Additional premiums will increase the Benefit Base. A 10% Benefit-Base bonus is added for all first-year premium. Additional premiums are not allowed after income withdrawals have started.

**Excess withdrawals**

Withdrawals exceeding the income withdrawal amount are allowed at any time, but will reduce the Benefit Base and amount of future income withdrawals proportionately. Excess withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment. Required Minimum Distributions are not considered excess withdrawals.

**Rider termination**

The IBR may be terminated at the owner's request. Once it is terminated, it cannot be restarted. The IBR will automatically be terminated upon: death of first contract owner, unless spousal continuation is elected; full surrender; annuitization; contract ownership change (other than a spousal continuation or the addition of a spousal joint owner); or excess withdrawals that reduce the Accumulation Value to zero.



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