



FIXED INDEX ANNUITY DESIGNED FOR ACCUMULATION

MARKETVALUE INDEX[®] ANNUITY

Product specs

- 10-year design
- \$10,000 minimum premium
- Issue age: 0-80/40-80 if Income Benefit Rider elected
- Flexible premium

Competitive advantages

- Competitive accumulation rates
- Renewal rate transparency
- Clean, simple design
- Available in every state except New York
- Competitive commission with no age reduction



MARKETVALUE INDEX			
Index	Crediting method	Rate	Illustrated rate
	1-Year Interest	5.00%	5.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	10.00%	6.85%
S&P 500 Index	1-Year Pt-to-Pt Participation	50.00%	6.95%
S&P 500 Index	1-Year Monthly Average Cap	12.00%	5.56%
S&P 500 Index	1-Year Monthly Average Participation	100.00%	6.58%
S&P 500 Index	1-Year Monthly Cap	2.50%	6.83%
S&P 500 Index	2-Year Monthly Average Cap	20.00%	6.51%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	175.00%	9.86%
Barclays Focus50 Index	2-Year Pt-to-Pt Participation	225.00%	10.31%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	200.00%	8.33%



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

Product availability and features may vary by state. For more information, visit the Agent Gateway at Agents.EquiTrust.com, and click on State Approvals/State Variations under the Products tab.

Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. MarketValue Index contracts issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.