



FIXED INDEX ANNUITY – ACCUMULATION-FOCUSED

MARKETVALUE INDEX[®]

Product specs

- 10-year surrender period
- Flexible premium
- \$10,000 initial minimum premium
- Issue age: 0-85

Competitive advantages

- 110% Guaranteed Accumulation Value benefit
- Diversify among buy-up and no-fee accounts
- Available in every state except New York
- Competitive commissions
- Renewal rate transparency

Index	Crediting strategy	Fee	Rate	Illustrated rate
Fixed Rate	1-Year Interest	No	5.00%	5.00%
S&P 500	1-Year Pt-to-Pt Cap	No	9.25%	7.33%
S&P 500	1-Year Pt-to-Pt Cap with Buy-Up	1.00%	12.00%	9.25%
S&P 500	1-Year Pt-to-Pt Participation with Buy-Up	1.00%	70.00%	11.33%
S&P 500	1-Year Pt-to-Pt Performance Trigger	No	8.00%	6.35%
S&P 500	1-Year Monthly Avg Participation	No	100.00%	7.87%
S&P 500	1-Year Monthly Cap	No	3.00%	8.61%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	No	85.00%	12.56%
S&P 500 Dynamic Intraday TCA	2-Year Pt-to-Pt Participation	No	115.00%	14.32%
S&P MARC 5% ER	1-Year Pt-to-Pt Participation	No	225.00%	11.87%
Barclays Focus50	1-Year Pt-to-Pt Participation	No	190.00%	6.73%



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

Product availability and features may vary by state. For more information, visit 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 financial professional use only.