

## FIXED INDEX ANNUITIES

### A historical look at diversification by index and crediting strategy



Fixed index annuities (FIAs) generally offer a wide variety of accounts linked to an index — and for good reason: each index performs differently through varying market cycles. A point-to-point cap strategy linked to the S&P 500®, for example, tends to perform well during stable growth, while an averaging strategy may stand out when stocks are more volatile.

Clients with EquiTrust FIAs also benefit from growth achieved in other asset classes, with protection of their principal against market volatility. Diversification is achieved through accounts linked to volatility-controlled indices, such as Barclays Focus50 Index and S&P MARC 5% Excess Return Index.

#### MarketValue Index®

This table ranks annual index strategy performance from 2012 to 2023, assuming rates in effect 01/24/2024.<sup>1</sup>

| 2012                         | 2013                         | 2014                         | 2015                         | 2016                        | 2017                         | 2018                         | 2019                         | 2020                         | 2021                         | 2022                          | 2023                         |
|------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|------------------------------|
| <b>S&amp;P 500</b><br>13.41% | <b>S&amp;P 500</b><br>29.60% | <b>S&amp;P 500</b><br>11.39% | <b>S&amp;P 500</b><br>-0.73% | <b>S&amp;P 500</b><br>9.54% | <b>S&amp;P 500</b><br>19.42% | <b>S&amp;P 500</b><br>-6.24% | <b>S&amp;P 500</b><br>28.88% | <b>S&amp;P 500</b><br>16.26% | <b>S&amp;P 500</b><br>26.89% | <b>S&amp;P 500</b><br>-19.44% | <b>S&amp;P 500</b><br>24.23% |
| Barclays Focus50<br>12.83%   | Barclays Focus50<br>21.52%   | Barclays Focus50<br>16.04%   |                              | Pt to Pt Cap<br>9.54%       | Barclays Focus50<br>22.82%   | Mthly Avg Cap<br>2.42%       | S&P MARC5<br>27.40%          | S&P MARC5<br>16.57%          | Mthly Avg Par<br>13.92%      |                               | Mthly Avg Par<br>12.58%      |
| S&P MARC5<br>11.90%          | Mthly Cap<br>17.72%          | S&P MARC5<br>12.97%          |                              | S&P MARC5<br>8.64%          | S&P MARC5<br>21.42%          | Mthly Avg Par<br>2.42%       | Barclays Focus50<br>21.64%   | Pt to Pt Cap<br>10.00%       | Pt to Pt Par<br>13.45%       |                               | Pt to Pt Par<br>12.12%       |
| Mthly Avg Par<br>10.25%      | Mthly Avg Par<br>15.85%      | Pt to Pt Cap<br>10.00%       |                              | Barclays Focus50<br>8.54%   | Mthly Cap<br>16.42%          | Pt to Pt Par<br>0.00%        | Mthly Avg Par<br>17.20%      | Pt to Pt Par<br>8.13%        | Mthly Cap<br>13.34%          |                               | Mthly Avg Cap<br>12.00%      |
| Mthly Avg Cap<br>10.25%      | Pt to Pt Par<br>14.80%       | Mthly Cap<br>8.06%           |                              | Pt to Pt Par<br>4.77%       | Mthly Avg Par<br>10.11%      | Barclays Focus50<br>0.00%    | Pt to Pt Par<br>14.44%       | Barclays Focus50<br>4.63%    | Mthly Avg Cap<br>12.00%      |                               | Pt to Pt Cap<br>10.00%       |
| Pt to Pt Cap<br>10.00%       | Mthly Avg Cap<br>12.00%      | Pt to Pt Par<br>5.70%        |                              | Mthly Cap<br>3.54%          | Mthly Avg Cap<br>10.11%      | S&P MARC5<br>0.00%           | Mthly Cap<br>13.48%          | Mthly Cap<br>0.00%           | Pt to Pt Cap<br>10.00%       |                               | S&P MARC5<br>6.92%           |
| Mthly Cap<br>7.66%           | Pt to Pt Cap<br>10.00%       | Mthly Avg Cap<br>5.20%       |                              | Mthly Avg Cap<br>3.03%      | Pt to Pt Cap<br>10.00%       | Mthly Cap<br>0.00%           | Mthly Avg Cap<br>12.00%      | Mthly Avg Par<br>0.00%       | Barclays Focus50<br>7.05%    |                               | Mthly Cap<br>5.26%           |
| Pt to Pt Par<br>6.70%        | S&P MARC5<br>0.00%           | Mthly Avg Par<br>5.20%       |                              | Mthly Avg Par<br>3.03%      | Pt to Pt Par<br>9.71%        | Pt to Pt Cap<br>0.00%        | Pt to Pt Cap<br>10.00%       | Mthly Avg Cap<br>0.00%       | S&P MARC5<br>0.56%           |                               | Barclays Focus50<br>0.00%    |

- **Five of the seven** strategies earned a top ranking in at least one year.
- In years of negative or zero S&P 500 Index change, **only two years resulted in zero credits** among all strategies.

By diversifying premium among a variety of strategies — and among indices — your clients may realize more consistent overall performance than going “all in” on a single strategy. This can also help reduce the temptation to chase past results by reallocating.

### **A fixed index annuity for all seasons**

MarketValue Index features a 10-year design, nine index-linked strategies with competitive rates and a history of strong renewal rates. Three account options are linked to the Focus50 or MARC 5% indices.



**Want to learn more about this simple, client-friendly FIA?  
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<sup>1</sup>Columns with no performance results indicate years with no positive returns.

For illustrative purposes only. Past performance does not assure future results. The annual returns for the index strategies assume the current cap or participation rate applied consistently for the example period, and may not reflect actual rates available during the example period. Cap and participation rates can change annually; some two-year accounts are offered but not included in this example. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.