

1-Year Point-to-Point Cap Index Account

Available with all index annuities from EquiTrust Life Insurance Company®

Index credits to your annuity's Accumulation Value are based on the change in the index value for the contract year. The point-to-point strategy compares two points – the value of the S&P500® Index at the beginning of the contract year to the value at the end of the contract year.

Any point-to-point percentage increase is credited to your annuity's Accumulation Value, subject to an annual cap rate. The annual cap rate is the most that can be credited in one contract year.

The cap may be reset at the beginning of each contract year at the discretion of EquiTrust Life Insurance Company but can never be less than the guaranteed minimum cap rate of 1%.

Once added to your Accumulation Value, index credits are locked in. If index values decline in later years, any index credits previously added cannot be lost. Index credits for any crediting period can only be positive, or zero.

Hypothetical Index-Crediting Calculation Examples

Index is Up

Beginning Contract-Year Index Value: 1775 Ending Contract-Year Index Value: 1825

Index Percentage Change Calculation

$$\frac{1825}{1775} - 1 = 2.82\%$$

Current-year Point-to-Point Cap Rate: 5.0%
Hypothetical Credited Rate: 2.82%

Index is Down

Beginning Contract-Year Index Value: 1775 Ending Contract-Year Index Value: 1700

Index Percentage Change Calculation

$$\frac{1700}{1775} - 1 = -4.23\%$$

Hypothetical Credited Rate: 0%
(may never be less than 0%)

The calculation examples and cap rates are hypothetical and are not guaranteed. They do not represent actual index results or actual crediting rates.

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Index annuities are not stock-market investments and do not directly participate in any equity investments. The market index does not include dividends paid on underlying stocks, and therefore does not reflect the total return of underlying stocks. Purchases of an index annuity are not direct investments in the S&P 500® Index. Withdrawals from an index annuity may be subject to surrender charges.

This index strategy is issued on form series ICC11-ET-P2P(11-11) and is included with annuity form series ET-MPP-2000(02-05) (not available in OR), ET-MPP-2000(02-05) with rider ET-AVBR(06-09) (not available in OR), ET-MTB-2000(06-07) (not available in OR), ET-MKB-2000(07-05) (not available in OR), ICC12-ET-EIA-2000(01-12) and ICC11-ET-STB-2000(11-11); group form series ET-MPP-2000C(01-07) (not available in OR), ET-MPP-2000C(01-07) with rider ET-AVBR(06-09) (not available in OR), ET-MTB-2000C(06-07) (not available in OR), ET-MKB-2000C(01-07) (not available in OR) and ET-EIA-2000C(01-07) (not available in OR). Products not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa.

