

1-Year Point-to-Point Participation Index Account

Available with certain index annuity contracts from EquiTrust Life Insurance Company®

Index credits to your contract'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 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 multiplied by a participation rate. The resulting amount is credited to your contract's Accumulation Value at the end of each contract year.

The participation rate 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 participation rate of 10%.

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. If the index is down for the year, the credited amount is zero.

Hypothetical Index-Crediting Calculation Examples

Index is Up

Beginning Contract-Year Index Value: 250 Ending Contract-Year Index Value: 260

Index Percentage Change Calculation

$$\frac{260}{250} - 1 = 4.00\%$$

Current-year Participation Rate: 90.00%
Hypothetical Credited Rate: **3.60%**

Index is Down

Beginning Contract-Year Index Value: 250 Ending Contract-Year Index Value: 240

Index Percentage Change Calculation

$$\frac{240}{250} - 1 = -4.00\%$$

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

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

This index strategy is issued on form series ICC19-ET-1PP(05-19), ET-1PPGS(10-16), or ET-1PP(05-19). Products not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa.

