

## DISCLOSURE STATEMENT

### SMARTBOOST™ INDEX ANNUITY

Single Premium Fixed and Indexed  
Deferred Annuity Contract  
Form Series ET-SBA-2000(01-25), ICC25-ET-SBA-2000(01-25)

## EQUITRUST LIFE INSURANCE COMPANY®

7100 Westown Parkway, Suite 200  
West Des Moines, IA 50266-2521  
(866) 598-3692 Fax: (515) 226-5103  
[www.EquiTrust.com](http://www.EquiTrust.com)

Mailing Address: PO Box 14500  
Des Moines, Iowa 50306-3500

Thank you for your interest in the SmartBoost index annuity, a single premium fixed and indexed deferred annuity which is intended to be a long-term financial contract. You may cancel your annuity Contract within 10 days of your receipt to receive a complete refund of your premium. If your Contract is issued as a replacement of an existing life insurance or annuity Contract, you may cancel your Contract within 30 days to receive a complete refund of your premium.

The **Owner** of the Contract is the person who owns the Contract and is shown on the Contract Data Page. The **Annuitant** of the contract is the person on whose life the annuity benefit for the Contract is based. The **Beneficiary** of the Contract is the person who has been chosen to receive the proceeds of the Contract on the Owner's death. This form is a summary document and not part of your Contract with the insurer. **Please refer to your Contract for complete details.**

### INTEREST CREDITING

You can choose different accounts for your money. You may make your allocation elections on the last page of this document. Your Accumulation Value is the total of the individual Account Accumulation Values for the accounts you select.

#### Fixed Rate Account

- **1-Year Interest Account** – The fixed rate is guaranteed for one contract year. On contract anniversaries the rate may change subject to the contractual Minimum Guaranteed Interest Rate of 1.0%.

#### Index Accounts

A variety of index accounts offer earnings – called “index credits” – based on the changes of a specified index. Credits for index accounts are never less than zero and added to accounts at the end of the one-year period. Cap and participation rates are reset annually.

#### S&P 500® Index Accounts

- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

#### S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

### IMPORTANT TERMS

**Accumulation Value** – Equals the total of the Fixed Rate Account and Index Accounts. At the end of the 10<sup>th</sup> year, if the Accumulation Value is less than the GEAV, the Accumulation Value will set equal to the GEAV. This “step-up” will be distributed proportionately across all accounts, in the same proportion as the values in each account prior to the step-up. Interest and index credits will be credited to this higher value going forward.

**Enhanced Accumulation Value (EAV)** – Equals the greater of the Accumulation Value and the GEAV. This is the value used for the 60-month Payout Option on Death.

**Guaranteed Enhanced Accumulation Value (GEAV)** – In contract years 1 through 10, this equals the Initial Premium multiplied by 140%. After the end of year 10, the EAV is set equal to zero.

**Vested EAV** – Equals the greater of the Accumulation Value and the Vested GEAV. This is the value that is used for the lump sum death benefit.

**Vested GEAV** – The 40% “boost” that is applied to the GEAV is subject to a 10-year vesting schedule in the Vested GEAV. The vesting schedule is as follows: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%.

**Premium Amounts** – The minimum initial premium is \$10,000. The maximum premium allowed is \$2,000,000 without Home Office approval.

## LIQUIDITY FEATURES AND IMPORTANT TERMS

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender, or annuitize your annuity, the amount withdrawn will not be credited with any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Contract Year of the withdrawal. **You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½.** There may be exceptions to this penalty. Consult your tax professional for more details.

**Penalty-Free Withdrawals** – Each Contract Year after the first, you may withdraw up to 7% of the initial premium without being subject to a Surrender Charge or MVA.

**Partial and Full Surrenders** – Any withdrawal over the penalty-free amount will be subject to surrender charges and a Market Value Adjustment and will be considered an excess withdrawal. Excess withdrawals reduce future Penalty-Free Withdrawal amounts proportionately, in the same proportion that the excess withdrawal bears to the Vested EAV. In the event of a full surrender, you will receive the cash surrender value of your contract as a lump sum.

**Impact of Partial Withdrawals to Contract Values** – Partial withdrawals reduce the Vested EAV dollar-for-dollar. Partial withdrawals reduce the GEAV, Vested GEAV, Accumulation Value and each Account proportionately, in the same proportion that the partial withdrawal bears to the Vested EAV.

**Surrender Charges** – This annuity product is a long-term contract with substantial penalties for early surrender. A surrender charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The surrender charges are for 10 years and decline as follows:

| YEAR | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|------|------|------|------|------|------|------|------|------|------|------|
| %    | 9.0% | 8.0% | 7.0% | 6.5% | 5.5% | 4.5% | 3.5% | 2.5% | 1.5% | 0.5% |

The following is a hypothetical example of how surrender charges would be applied should you choose to surrender in year 5 of the Contract and there has been no interest credited to your Contract:

Initial Premium = \$100,000  
Vested EAV end of year 5 = \$120,000  
Surrender Charges in year 5 = 5.50%; therefore, we calculate \$120,000 - \$6,600  
Cash Surrender Value = \$113,400

Aside from Surrender Charges, there are no explicit expense charges for the Contract.

**Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value.

| MVA Example | MVA Rate at Issue | MVA Rate at Surrender | Number of months to end of MVA period | MVA Factor |
|-------------|-------------------|-----------------------|---------------------------------------|------------|
| Rates Up    | 4.00%             | 5.00%                 | 24                                    | -2.00%     |
| Rates Down  | 4.00%             | 3.00%                 | 24                                    | 2.00%      |

**Cash Surrender Value** – The Cash Surrender Value equals the greater of (a) the Minimum Guaranteed Contract Value; or (b) the Vested EAV less any applicable Surrender Charge, and adjusted for any applicable MVA, determined as of the date of surrender. The Minimum Guaranteed Contract Value will be 90% of Premium(s) Paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Once your Contract is issued, your Minimum Guaranteed Contract Rate will not change.

**Annuitization** – You may choose to have the proceeds of this Contract paid under a payment option on your income date. This is called annuitizing your Contract. When you annuitize, you can choose from several options, including income for life and/or a specified period of years. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments.

**Option A: Fixed Period** – Payments made be paid for a period between 5 years and 30 years.

**Option B: Life Income** – Payments may be made for the lifetime of the Owner or Beneficiary. A minimum number of payments may be guaranteed, if desired.

**Nursing Home Waiver Rider** (form number ICC18-430-NHW(06-18)) – After the first Contract Year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days.

**Terminal Illness Rider** (form number ET-TI-SBA(01-25)) – In the event that you become terminally ill, you may access up to 75% of your Contract's Vested EAV without a Surrender Charge. A waiting period may apply.

**Optional Riders** – There are no optional riders available for this contract.

**Death Benefit** – 60-month Payout Option: If this option is elected during the first 10 contract years, the Death Benefit will be equal to the EAV and paid out over 60 equal payments. Lump Sum Option: If this option is elected during the first 10 contract years, the Death Benefit will be equal to the Vested EAV. After the 10<sup>th</sup> contract year if the Accumulation Value exceeds the GEAV at any time, the Death Benefit will be equal to the Accumulation Value for all options.

## INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index but also on the Participation Rate or Index Cap.

### INDEX INFORMATION

S&P 500® Dynamic Intraday TCA Index

Ticker: SPFDYNI

Website: [spglobal.com/spdji](http://spglobal.com/spdji)

The "S&P 500® Dynamic Intraday TCA Index", "S&P Multi-Asset Risk Control 5% Excess Return Index" and "S&P 500®" Indices ("Indices") are products of the S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the indices.

## OTHER NOTES

- The SmartBoost Index Annuity is backed by the financial strength of the Company. It is not guaranteed by any bank and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government.
- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
- This material is provided by EquiTrust Life Insurance Company ("EquiTrust"), which issues annuity contracts that are generally described in this material. EquiTrust is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice.
- The annuity and solicitation, negotiation and sale are subject to regulatory oversight by the New Jersey Department of Banking and Insurance. You may contact the Insurance Department at 609-272-7272 or 1-800-446-7467 or at the Department's website [www.njdobi.org](http://www.njdobi.org) for assistance.

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**INITIAL PREMIUM ALLOCATION – REQUIRED****1-Year Interest Account****S&P 500® Index**

1-Year Point-to-Point Cap

1-Year Point-to-Point Participation

1-Year Point-to-Point Performance Trigger

**S&P 500® Dynamic Intraday TCA Index**

1-Year Point-to-Point Participation

**Total** **100** %*Allocations must equal 100%. Percentages must be whole percentages.*

**If this annuity is replacing an existing annuity, it is important that you compare the two, taking into account whatever charges you may incur on the surrender of the existing annuity and your need to access your funds. For information about your existing annuity, contact the issuing company.**

The insurance agent/producer has been appointed to represent the Company and is approved to provide services to you on our behalf. The insurance agent/producer will be compensated by us in connection with any business placed with our Company.

**Owner Statement:**

By signing below, I acknowledge that I have read, or have been read, this document and understand I am applying for an indexed annuity. I have read the Important Notice Regarding Sales to Military Personnel, if applicable.

**The Contract I am applying for is** ☐ **Qualified** ☐ **Non-Qualified**

Owner(s) Signature \_\_\_\_\_ Date \_\_\_\_\_

Owner(s) Name (please print) \_\_\_\_\_

Owner Social Security Number \_\_\_\_\_

Owner Primary Telephone Number \_\_\_\_\_

Joint Owner(s) Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner(s) Name (please print) \_\_\_\_\_

Joint Owner Social Security Number \_\_\_\_\_

Joint Owner Primary Telephone Number \_\_\_\_\_

**Agent/Producer Statement:**

By signing below, I acknowledge I have reviewed this document with the applicant. I certify that a copy of this document, as well as any advertisement used in connection with the sales of this annuity, has been provided to the applicant. I have not made statements that differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non- guaranteed elements. I have provided the client with the Important Notice Regarding Sales to Military Personnel, if applicable.

Signature of Agent/Producer \_\_\_\_\_ Date \_\_\_\_\_

Agent/Producer Name &amp; Number (please print) \_\_\_\_\_

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- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

#### S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

### IMPORTANT TERMS

**Accumulation Value** – Equals the total of the Fixed Rate Account and Index Accounts. At the end of the 10<sup>th</sup> year, if the Accumulation Value is less than the GEAV, the Accumulation Value will set equal to the GEAV. This “step-up” will be distributed proportionately across all accounts, in the same proportion as the values in each account prior to the step-up. Interest and index credits will be credited to this higher value going forward.

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**Annuitization** – You may choose to have the proceeds of this Contract paid under a payment option on your income date. This is called annuitizing your Contract. When you annuitize, you can choose from several options, including income for life and/or a specified period of years. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments.

**Option A: Fixed Period** – Payments made be paid for a period between 5 years and 30 years.

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**Optional Riders** – There are no optional riders available for this contract.

**Death Benefit** – 60-month Payout Option: If this option is elected during the first 10 contract years, the Death Benefit will be equal to the EAV and paid out over 60 equal payments. Lump Sum Option: If this option is elected during the first 10 contract years, the Death Benefit will be equal to the Vested EAV. After the 10<sup>th</sup> contract year if the Accumulation Value exceeds the GEAV at any time, the Death Benefit will be equal to the Accumulation Value for all options.

## INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index but also on the Participation Rate or Index Cap.

### INDEX INFORMATION

S&P 500® Dynamic Intraday TCA Index

Ticker: SPFDYNI

Website: [spglobal.com/spdji](http://spglobal.com/spdji)

The "S&P 500® Dynamic Intraday TCA Index", "S&P Multi-Asset Risk Control 5% Excess Return Index" and "S&P 500®" Indices ("Indices") are products of the S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the indices.

## OTHER NOTES

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- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
- This material is provided by EquiTrust Life Insurance Company ("EquiTrust"), which issues annuity contracts that are generally described in this material. EquiTrust is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice.
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**INITIAL PREMIUM ALLOCATION – REQUIRED****1-Year Interest Account****S&P 500® Index**

1-Year Point-to-Point Cap

1-Year Point-to-Point Participation

1-Year Point-to-Point Performance Trigger

**S&P 500® Dynamic Intraday TCA Index**

1-Year Point-to-Point Participation

**Total** **100** %*Allocations must equal 100%. Percentages must be whole percentages.*

**If this annuity is replacing an existing annuity, it is important that you compare the two, taking into account whatever charges you may incur on the surrender of the existing annuity and your need to access your funds. For information about your existing annuity, contact the issuing company.**

The insurance agent/producer has been appointed to represent the Company and is approved to provide services to you on our behalf. The insurance agent/producer will be compensated by us in connection with any business placed with our Company.

**Owner Statement:**

By signing below, I acknowledge that I have read, or have been read, this document and understand I am applying for an indexed annuity. I have read the Important Notice Regarding Sales to Military Personnel, if applicable.

**The Contract I am applying for is** ☐ **Qualified** ☐ **Non-Qualified**

Owner(s) Signature \_\_\_\_\_ Date \_\_\_\_\_

Owner(s) Name (please print) \_\_\_\_\_

Owner Social Security Number \_\_\_\_\_

Owner Primary Telephone Number \_\_\_\_\_

Joint Owner(s) Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner(s) Name (please print) \_\_\_\_\_

Joint Owner Social Security Number \_\_\_\_\_

Joint Owner Primary Telephone Number \_\_\_\_\_

**Agent/Producer Statement:**

By signing below, I acknowledge I have reviewed this document with the applicant. I certify that a copy of this document, as well as any advertisement used in connection with the sales of this annuity, has been provided to the applicant. I have not made statements that differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non- guaranteed elements. I have provided the client with the Important Notice Regarding Sales to Military Personnel, if applicable.

Signature of Agent/Producer \_\_\_\_\_ Date \_\_\_\_\_

Agent/Producer Name &amp; Number (please print) \_\_\_\_\_