

**Product description** A single-premium, fixed index deferred annuity with a patent-pending, no-fee, built-in “BOOST” via an Enhanced Accumulation Value. No additional premiums are accepted after issue. Product contains a fixed-rate account and a variety of index accounts, including the S&P 500® Index and the risk-controlled S&P 500 Dynamic Intraday TCA Index.

**Applicant ages** 0-80. All owners and annuitants.

**Minimum/maximum premium** Minimum: \$10,000. Contract maximum without prior EquiTrust approval: See the All-Product Summary at Agents.EquiTrust.com.

**Accumulation Value (AV)** Total of the individual Account Accumulation Values. This is the value that earns fixed interest and index credits. See step-up information in Guaranteed Enhanced Accumulation Value (GEAV) section below.

**Guaranteed Enhanced Accumulation Value (GEAV)** Years 1-10. Equal to the contract's single premium multiplied by 140%, reduced proportionately for withdrawals.

At the end of year 10, if the AV is less than the GEAV, the AV will be stepped up to the GEAV. This step-up will be distributed proportionately across all accounts. Interest and index credits will be credited to this higher value going forward. After year 10, the GEAV is not applicable to the contract.

**Enhanced Accumulation Value (EAV)** Greater of the AV and the GEAV. The death benefit is equal to the EAV during the first 10 contract years if beneficiary chooses 60-month payout option.

**Vested Guaranteed Enhanced Accumulation Value (Vested GEAV)** The 40% BOOST vests annually over a 10-year period.

**Vested Enhanced Accumulation Value (Vested EAV)** Greater of the AV and the Vested GEAV. This value is used for the lump-sum death benefit, Cash Surrender Value calculation, Required Minimum Distribution (RMD) calculation if applicable, Nursing Home Waiver and Terminal Illness Rider.

**Surrender charges** 10-year schedule. Percentage of Vested EAV by contract year. Applies to partial withdrawals in excess of the free withdrawal amount.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%
State variations										
MO (9 years)	8.5%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.25%	-

<b>Market Value Adjustment</b>	Applies when surrender charges are imposed (no MVA in UT or WA).
<b>Minimum Guaranteed Contract Value</b>	87.5% of single premium, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.
<b>Cash Surrender Value</b>	Vested EAV less any applicable surrender charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Vested EAV.
<b>Free withdrawals</b>	After the first contract year, 7% of the initial premium amount may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal. Surrender charges and MVA apply to withdrawals in excess of the penalty-free amount. Withdrawals in excess of the free withdrawal amount will permanently reduce future free withdrawals.
<b>Death benefit</b>	<p><b>During first 10 contract years:</b></p> <p>60-month payment option: EAV, paid monthly over 60 equal payments</p> <p>Lump-sum option: Vested EAV</p> <p><b>After first 10 contract years:</b></p> <p>Equal to the AV</p>
<b>Annuitization benefit</b>	On the Income Date, the AV is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant's 100th birthday. By current company practice, the Vested EAV is available for annuitization after the fifth year if a minimum payout of five years or life is elected (not available in TX; available after first contract year with a minimum fixed period of 15 years or life option in FL).
<b>Account Minimum Rates</b>	See the All-Product Summary at <a href="https://agents.equitrust.com">Agents.EquiTrust.com</a> .
<b>Index credits</b>	Index credits will be added to the account at the end of each indexing period. Index credits will never be less than zero. Index credits are applied only to the Accumulation Value and not to any of the boosted values.
<b>Transfers</b>	May transfer AV between accounts on each contract anniversary.
<b>Nursing Home Waiver</b>	Available for all applicant ages at no charge. After the first contract year, access up to 100% of the Vested EAV in the event of nursing home confinement of owner for 90 consecutive days.
<b>Terminal Illness Rider</b>	Available for all applicant ages at no charge. Access up to 75% of the Vested EAV in the event of the owner's terminal illness. Features may vary by state.

## Indices

### S&P 500

Widely regarded as the single best gauge of large-cap U.S. equities. More than \$16 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$10 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on this index, visit [spglobal.com/spdji](https://spglobal.com/spdji), ticker: SPX.

### S&P 500 Dynamic Intraday TCA

Seeks to provide exposure to the S&P 500 through the use of E-mini S&P 500 futures, while applying an intraday volatility control and trend-following mechanism. The index rebalances up to 13 times throughout the trading day, employing a time-weighted average price (TWAP) to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk control indices. Trend signals guide rebalancing to help the index respond to market movements while seeking to maintain a 15% volatility target to allow for higher potential S&P 500 exposure. For more information about this index, visit [spglobal.com/spdji](https://spglobal.com/spdji), ticker: SPFDYNI.

## Available accounts

### Fixed account

#### 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.

### Index accounts

#### S&P 500 Index

**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.

**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.

**1-Year Point-to-Point Performance Trigger** — Percentage change from previous contract anniversary, with index credits based on a declared Performance Trigger Rate if index growth is positive. If the index decreases or has no growth, index credits are zero.

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

**1-Year Point-to-Point Participation** — Index credits are based on the percentage change in the S&P 500 Dynamic Intraday TCA Index from the previous contract anniversary, multiplied by the participation rate.



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EquiTrust implements a rate hold depending on premium received at time of application. If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the rates on the date of receipt of the application and the rates for new issues on the date the premium is received.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. The death benefit may be limited in some states. The BOOST will be adjusted for withdrawals taken in the first 10 contract years. The 40% BOOST vests over a 10-year period on each anniversary, stair-stepping at 4% per year (like simple interest). See the SmartBoost Index contract for complete details. May not be available in all states. Product features may vary by state. Contract issued on Contract Form Series ET-SBA-2000(01-25) or ICC25-ET-SBA-2000(01-25). Riders issued on Form Series 430-NHW(08-03) or ICC18-430-NHW(06-18) and ET-TI-SBA(01-25) or ICC25-ET-TI-SBA(01-25). Index accounts issued on ICC18-ET-P2P(05-18) or ET-P2P(05-18), ICC24-ET-1PP(04-24) or ET-1PP(05-19), ICC23-ET-PT(04-23) or ET-PT(04-23).

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