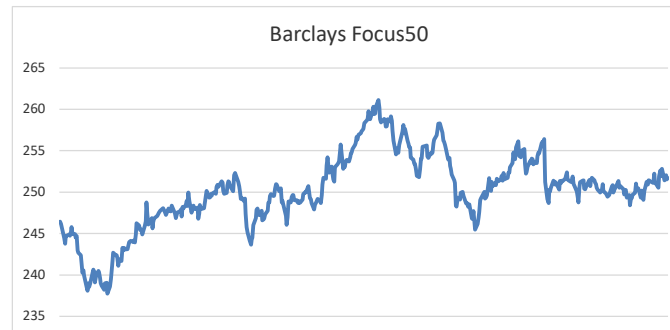
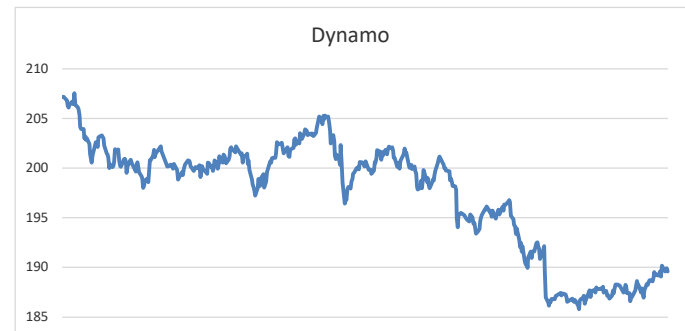
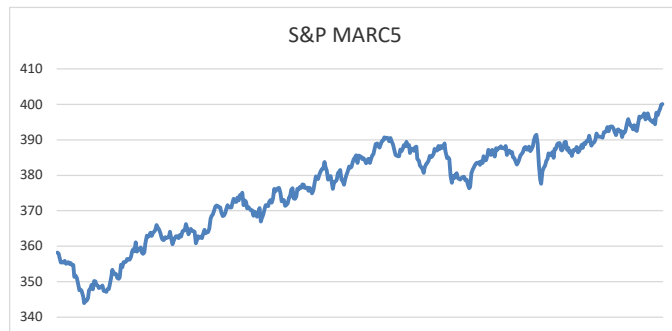
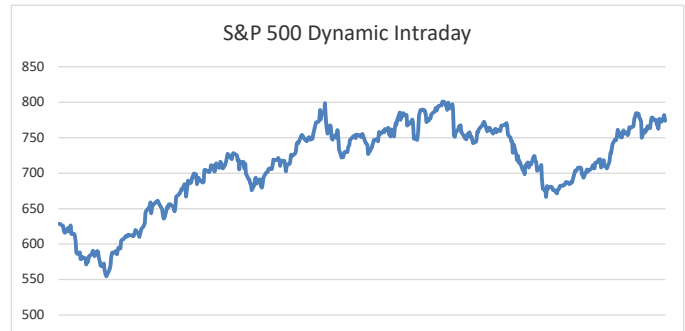


Historical Index Analysis



Graphs show values over the last 2 years

Index Returns														
S&P 500									S&P 500 Dynamic Intraday	S&P MARCS	Dynamo		Barclays Focus50	
Issue Date	Starting Index Value	1-year PTP	1-year Daily Avg	1-year Monthly Avg	2-year Monthly Avg**	1-year Monthly Cap 1.50% Cap	1-year Monthly Cap 2.00% Cap	1-year Monthly Cap 3.00% Cap	1-year PTP	1-year PTP	1-year PTP	2-year PTP**	1-year PTP	2-year PTP**
9/1/2022	3955.00	13.97%	3.24%	4.15%	15.24%	-8.91%	-5.91%	0.09%	13.30%	0.81%	0.80%	-2.35%	-3.01%	1.68%
10/1/2022	3585.62	19.59%	15.10%	16.51%	29.65%	-4.44%	-1.44%	4.56%	10.38%	0.33%	-0.06%	-0.56%	-2.89%	4.63%
11/1/2022	3871.98	8.31%	7.80%	8.59%	22.03%	-8.14%	-5.64%	-0.64%	2.29%	0.31%	-2.20%	-3.25%	-4.80%	0.51%
12/1/2022	4080.11	11.95%	3.43%	4.04%	17.80%	-8.14%	-5.64%	-0.64%	7.40%	1.45%	-2.24%	-1.70%	-3.92%	1.32%
1/1/2023	3839.50	24.23%	11.52%	12.58%	27.40%	-0.74%	2.26%	8.26%	19.86%	3.46%	-1.39%	-4.74%	-2.21%	-1.83%
2/1/2023	4076.60	18.86%	6.75%	7.61%	22.00%	-0.74%	1.85%	6.85%	16.80%	1.51%	-3.15%	-5.70%	-1.79%	-0.83%
3/1/2023	3970.15	28.36%	11.44%	12.86%	27.35%	3.37%	6.46%	12.46%	26.35%	3.78%	-2.70%	-5.62%	0.57%	2.92%
4/1/2023	4109.31	27.86%	10.15%	11.36%	24.56%	3.37%	6.46%	12.46%	28.24%	3.52%	-2.20%	-7.35%	0.77%	2.20%
5/1/2023	4169.48	20.78%	10.52%	11.48%	24.16%	-2.25%	0.83%	6.83%	17.66%	1.38%	-4.76%	-10.29%	-2.15%	0.15%
6/1/2023	4179.83	26.26%	12.51%	13.39%	25.58%	-1.00%	2.59%	9.59%	23.22%	3.57%	-1.61%	-8.53%	0.95%	2.12%
7/1/2023	4450.38	22.70%	7.58%	8.39%	19.59%	-1.00%	2.59%	9.59%	19.55%	4.58%	-2.19%	-9.39%	-0.42%	0.54%
8/1/2023	4588.96	20.34%	6.24%	6.81%	17.57%	-1.37%	1.72%	7.72%	17.72%	5.06%	-3.34%	-10.70%	1.83%	-0.05%
9/1/2023	4507.66	25.31%	10.17%	10.85%	21.49%	1.90%	5.49%	11.77%	20.17%	7.27%	-3.12%	-8.48%	4.84%	2.13%
10/1/2023	4288.05	34.38%	18.03%	19.39%		8.27%	12.36%	18.67%	31.46%	12.17%	-0.50%		7.74%	
11/1/2023	4193.80	36.04%	23.90%	25.08%		9.48%	13.57%	19.87%	32.64%	10.51%	-1.08%		5.58%	
12/1/2023	4567.80	32.06%	16.41%	17.51%		9.48%	13.57%	19.87%	29.33%	8.05%	0.55%		5.46%	
1/1/2024	4769.83	23.31%	13.75%	14.47%		5.48%	9.07%	14.37%	14.00%	3.87%	-3.40%		0.39%	
2/1/2024	4845.65	24.66%	13.95%	14.74%		5.48%	9.48%	15.49%	14.11%	5.41%	-2.64%		0.97%	
3/1/2024	5096.27	16.84%	9.93%	10.50%		2.56%	6.06%	11.06%	4.95%	5.95%	-3.01%		2.33%	
4/1/2024	5254.35	6.80%	7.42%	7.74%		-4.70%	-1.70%	2.31%	-3.07%	4.37%	-5.27%		1.43%	
5/1/2024	5035.69	10.59%	12.53%	13.30%		-1.30%	1.70%	5.71%	0.32%	6.00%	-5.80%		2.35%	
6/1/2024	5277.51	12.02%	8.81%	9.11%		-1.30%	1.70%	5.71%	-1.07%	4.47%	-7.03%		1.16%	
7/1/2024	5460.48	13.63%	5.60%	6.59%		-1.30%	1.70%	5.71%	0.10%	4.76%	-7.37%		0.96%	
8/1/2024	5522.30	14.80%	5.63%	6.63%		-0.93%	2.57%	6.74%	1.54%	3.14%	-7.61%		-1.85%	
9/1/2024	5648.40	14.37%	4.69%	5.45%		-0.93%	2.48%	6.36%	2.47%	4.11%	-5.53%		-2.58%	
YTD thru 8/31/2025		9.8%							3.3%	5.6%	-2.7%		1.2%	
Average since 2000*		7.4%	7.3%	3.9%	7.5%	-7.6%	-5.0%	-0.8%	12.1%	4.5%	3.1%	6.0%	4.5%	9.2%

* For Dynamo, this is the average growth since 4/30/2004. For MARCS, this is the average growth since 12/30/2003. For Barclays Focus50, this is the average growth since 12/1/2003. For S&P 500 Dynamic Intraday, this is the average growth since 12/30/2005.

** This represents growth over a 2-year period. To compare returns with a 1-year period, these numbers should be annualized.

Monthly cap returns for both a 1.50%, 2.00% & 3.00% Monthly Cap are shown above. All other crediting methods do not reflect any caps, spreads or participation rates and are actual index returns over the time period listed. Historical performance of the indices shown should not be considered a representation of current or future performance of the Index or of your annuity.

The "S&P Multi-Asset Risk Control 5% Excess Return Index," "S&P 500 Dynamic Intraday TCA Index" and "S&P 500" Indices ("Indices") are products of S&P Dow Jones Indices 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 products(s) nor do they have any liability for any errors, omissions or interruptions of the Indices.

Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of EquiTrust index annuity contracts - ("the products") and Barclays has no responsibilities, obligations or duties to investors in the products. The Barclays Focus50 Index ("the Index") including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company ("EquiTrust") as the Issuer of the products. While EquiTrust as the issuer of the products may for itself execute transactions(s) with Barclays in or relating to the Index in connection with the products investors acquire the products from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the products. The products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the "protected parties") shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

This annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman, Sachs & Co. or any of its affiliates with the exception of any endorsement, sales distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively referred to as "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such annuities particularly, the ability of the Goldman Sachs Dynamo Strategy Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Dynamo Strategy Index or the suitability of purchasing or holding interests in this annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this annuity into consideration in determining, composing or calculating the Goldman Sachs Dynamo Strategy Index.

GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE GOLDMAN SACHS DYNAMO STRATEGY INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. "Goldman Sachs," "Goldman," and "Goldman Sachs Dynamo Strategy Index" are trademarks or service marks of Goldman, Sachs & Co. and have been licensed for use by EquiTrust Life Insurance Company for use in connection with certain fixed indexed annuities.

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.