

1-Year Point-to-Point Cap Index Account

Available with index life insurance policies from EquiTrust Life Insurance Company®

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

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

The cap may be reset at the beginning of each policy year at the discretion of EquiTrust Life Insurance Company but can never be less than the guaranteed minimum cap rate of 3%.

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. However, policy expense charges, cost-of-insurance rates and policy fees can reduce your Accumulation Value.

Hypothetical Index-Crediting Calculation Examples

Index is Up

Beginning Policy-Year Index Value: 1,920	Ending Policy-Year Index Value: 2,006
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Index Percentage Change Calculation

$$\frac{2,006}{1,920} - 1 = 4.48\%$$

Current-year Point-to-Point Cap Rate:	7.00%
Hypothetical Credited Rate:	4.48%

Index is Down

Beginning Policy-Year Index Value: 1,920	Ending Policy-Year Index Value: 1,862
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Index Percentage Change Calculation

$$\frac{1,862}{1,920} - 1 = -3.02\%$$

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 life insurance policies 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 index life insurance policies are not direct investments in the S&P 500® Index. Withdrawals from a policy may be subject to surrender charges.

This index strategy is issued on form series ICC17-ETL-1YPTPCAP(01-17) and is included with life insurance policy series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19). Products not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa.

