

1-Year Point-to-Point Participation Index Account

Available with certain 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 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 multiplied by a participation rate. The resulting amount is credited to your policy's Accumulation Value at the end of each policy year.

The participation rate 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 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. 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: 250 Ending Policy-Year Index Value: 260

Index Percentage Change Calculation

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

Current-year Participation Rate: 150.00%
Hypothetical Credited Rate: 6.00%

Index is Down

Beginning Policy-Year Index Value: 250 Ending Policy-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 ICC17-ETL-1YRPTPPART(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.

