



## PLEASE READ - IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

**This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes.**

Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except the S&P 500 Dynamic Intraday TCA Index crediting option, for which the non-guaranteed values are illustrated using back-tested results for the periods in the most recent 10-year period where the historical index values were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

**The S&P 500 Dynamic Intraday TCA Index is a volatility-control index.** A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

**Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.**



## SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity

**A FIXED ANNUITY ILLUSTRATION PREPARED FOR**  
Valued Client

**PREPARED BY REPRESENTATIVE**  
Valued Agent  
Tennessee

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

This material was prepared to support the promotion and marketing of an EquiTrust annuity contract. Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation. EquiTrust, its affiliates, and their respective employees do not provide tax, accounting, investment, or legal advice.

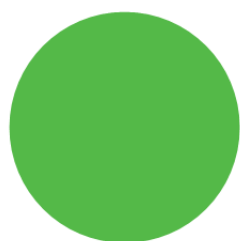
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## Account Allocation



100%

0%	1-Year Interest Account
0%	S&P 500 Index 1-Year Point-To-Point Cap Index Account
100%	S&P 500 Index 1-Year Point-To-Point Participation Index Account
0%	S&P 500 Index 1-Year Point-To-Point Performance Trigger Index Account
0%	S&P 500 Dynamic Intraday TCA Index 1-Year Point-To-Point Participation Index Account

### 1-YEAR INTEREST ACCOUNT

The interest rate is declared at issue and guaranteed for one year. The interest rate may change each year, subject to a 1% minimum guaranteed rate.

### S&P 500® INDEX ACCOUNTS

- **1-Year Point-to-Point Cap Index Account**  
Annual index credits are based on the percentage change in the index from the previous contract anniversary, subject to a cap. The cap may change each year, subject to a 1.00% minimum.
- **1-Year Point-to-Point Participation Index Account**  
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by the participation rate. The participation rate may change each year subject to a 10% minimum.
- **1-Year Point-to-Point Performance Trigger Index Account**  
Annual index credits are based on the change from the previous contract anniversary. If index growth is positive, the Performance Trigger Rate is credited. If the index decreases or has no growth, index credits are zero. The Performance Trigger Rate may change each year, subject to a 1.00% minimum.

### S&P 500® DYNAMIC INTRADAY TCA INDEX ACCOUNTS

- **1-Year Point-to-Point Participation Index Account**  
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

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## SmartBoost™ Index Annuity Narrative Summary

### **Account Accumulation Value**

The Account Accumulation Value is equal to the premium allocated to the Account, plus interest credited or index credits, less any Partial Surrenders.

### **Death Benefit Boost**

The Death Benefit Boost is a 40% guaranteed enhancement to the Accumulation Value and Death Benefit.

### **Guaranteed Enhanced Accumulation Value (GEAV)**

The Guaranteed Enhanced Accumulation Value is equal to the initial premium plus the 40% Death Benefit Boost. The GEAV is reduced proportionately for Partial Surrenders.

### **Vested Guaranteed Enhanced Accumulation Value (Vested GEAV)**

The Death Benefit Boost is subject to a 10-year vesting schedule. Vesting occurs annually on each contract anniversary until fully vested at the end of year 10. The Vested Guaranteed Enhanced Accumulation Value is the initial premium plus the annually vested amount. The Vested GEAV is reduced proportionately for Partial Surrenders.

### **Enhanced Accumulation Value (EAV)**

The Enhanced Accumulation Value is the greater of the Accumulation Value and the GEAV. The EAV is reduced proportionately for Partial Surrenders. Within the first 10 years, the Death Benefit is equal to the EAV if the beneficiary chooses the 60-month payout option.

### **Vested Enhanced Accumulation Value (Vested EAV)**

The Vested Enhanced Accumulation Value is the greater of the Accumulation Value and the Vested GEAV. The Vested EAV is reduced for Partial Surrenders. Within the first 10 years, the Death Benefit is equal to the Vested EAV if the beneficiary chooses the lump sum option.

### **Accumulation Value**

The Accumulation Value is the total of the individual Account Accumulation Values. At the end of year 10, if the Accumulation Value is less than the GEAV, the Accumulation Value will be stepped up to the GEAV.

### **Cash Surrender Value**

The Cash Surrender Value is the Vested EAV less any applicable Surrender Charge 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.

### **Minimum Guaranteed Contract Value**

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 3.00%.

### **Death Benefit**

In the first 10 years, if taken as a lump sum, the Death Benefit is equal to the Vested EAV. If taken as equal monthly payments over 60 months, the Death Benefit is equal to the EAV. After year 10, the Death Benefit is equal to the Accumulation Value.

### **Interest Earned**

Interest Earned will be based on a declared Interest Rate and credited to the 1-Year Interest Account.

### **Index Change**

The Index Change will be based on the changes in the underlying index over the indexing period and the crediting method of the Index Account.

### **Credited Rate**

The Credited Rate will be based on the Index Change over the one-year indexing period, and the Index Cap, or Participation Rate applicable for the Index Account.

### **Index Credits**

Index Credits are calculated based on the Account Accumulation Value and the Credited Rate for the individual Index Account. The Index Credits in any period will never be less than zero.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

# SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity



## 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	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
9%	8%	7%	6.50%	5.50%	4.50%	3.50%	2.50%	1.50%	0.50%

## Market Value Adjustment

We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered. 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. The MVA is not applicable in all states.

## Partial Surrenders

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. Current tax law requires that at age 73, you begin receiving the minimum distributions each year from a tax-qualified retirement plan, including an IRA. Required minimum distributions are treated as Partial Surrenders from your contract.

Surrender charges and MVA apply to withdrawals in excess of the penalty-free amount. Future free withdrawals will be permanently reduced proportionately for any excess withdrawals taken, and the free withdrawal available will not return to the original amount in subsequent years. Withdrawals reduce the Vested EAV dollar for dollar and reduce other account values proportionately, which may result in a higher dollar amount reduction of the boosted values.

## Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender of the Vested EAV without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days. Nursing Home Waiver availability may vary by state.

## Terminal Illness Rider

You may withdraw up to 75% of the Vested EAV without charges if you are diagnosed with a terminal illness. Terminal Illness availability may vary by state. The annuity contract contains complete details.

## Tax Treatment

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½. If this is a qualified annuity, all distributions may be taxable. Under current tax law, annuities grow tax deferred and an annuity is not required for tax deferral in qualified plans. EquiTrust Life Insurance Company cannot give legal, tax, or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

## Annuitization

You may choose to have the proceeds of this contract paid under a payment option on your maturity date. This is called annuitizing your contract. When you annuitize, you can choose from several options, including lifetime income 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. The maturity date is age 100.

## Important Information about Your Illustration

This illustration is not intended as a complete discussion of this annuity contract. The annuity contract contains complete details. This illustration is not intended to be a substitute for the annuity contract, nor is it part of the contract. The terms of the annuity contract are controlling in all cases. For any non-guaranteed elements presented in this illustration, (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

# SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity



Prepared By:	Valued Agent	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Death Benefit Boost:	\$40,000

## Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value	Lump Sum Death Benefit (Vested EAV)	60 Month Installment Death Benefit (EAV)
1	66	100,000	0	100,000	94,640	90,125	104,000	140,000
2	67	0	0	100,000	99,360	92,829	108,000	140,000
3	68	0	0	100,000	104,160	95,614	112,000	140,000
4	69	0	0	100,000	108,460	98,482	116,000	140,000
5	70	0	0	100,000	113,400	101,436	120,000	140,000
6	71	0	0	100,000	118,420	104,480	124,000	140,000
7	72	0	0	100,000	123,520	107,614	128,000	140,000
8	73	0	0	100,000	128,700	110,842	132,000	140,000
9	74	0	0	100,000	133,960	114,168	136,000	140,000
10	75	0	0	140,000	139,300	117,593	140,000	140,000
11	76	0	0	140,000	140,000	121,120	140,000	140,000
12	77	0	0	140,000	140,000	124,754	140,000	140,000
13	78	0	0	140,000	140,000	128,497	140,000	140,000
14	79	0	0	140,000	140,000	132,352	140,000	140,000
15	80	0	0	140,000	140,000	136,322	140,000	140,000
16	81	0	0	140,000	140,412	140,412	140,412	140,412
17	82	0	0	140,000	144,624	144,624	144,624	144,624
18	83	0	0	140,000	148,963	148,963	148,963	148,963
19	84	0	0	140,000	153,432	153,432	153,432	153,432
20	85	0	0	140,000	158,035	158,035	158,035	158,035
30	95	0	0	140,000	212,385	212,385	212,385	212,385
35	100	0	0	140,000	246,213	246,213	246,213	246,213

The values of the index accounts are assumed to grow at the guaranteed indexed interest rate of 0%. This is a hypothetical illustration of this annuity. This is a worst case scenario.

In this projection and each of the following projections of values, Age refers to the end of year age; or issue age plus the number of elapsed years.

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# SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity



Prepared By:	Valued Agent	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Death Benefit Boost:	\$40,000

## Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Interest Credit	Accumulation Value	Cash Surrender Value	Lump Sum Death Benefit (Vested EAV)	60 Month Installment Death Benefit (EAV)
1	66	100,000	0	0	100,000	94,640	104,000	140,000
2	67	0	0	4,768	104,768	99,360	108,000	140,000
3	68	0	0	10,173	114,940	106,895	114,940	140,000
4	69	0	0	0	114,940	108,460	116,000	140,000
5	70	0	0	16,596	131,537	124,302	131,537	140,000
6	71	0	0	10,693	142,230	135,830	142,230	142,230
7	72	0	0	19,125	161,355	155,707	161,355	161,355
8	73	0	0	0	161,355	157,321	161,355	161,355
9	74	0	0	19,549	180,903	178,190	180,903	180,903
10	75	0	0	21,083	201,987	200,977	201,987	201,987
11	76	0	0	0	201,987	201,987	201,987	201,987
12	77	0	0	9,630	211,616	211,616	211,616	211,616
13	78	0	0	20,548	232,164	232,164	232,164	232,164
14	79	0	0	0	232,164	232,164	232,164	232,164
15	80	0	0	33,522	265,687	265,687	265,687	265,687
16	81	0	0	21,599	287,285	287,285	287,285	287,285
17	82	0	0	38,629	325,915	325,915	325,915	325,915
18	83	0	0	0	325,915	325,915	325,915	325,915
19	84	0	0	39,485	365,400	365,400	365,400	365,400
20	85	0	0	42,586	407,986	407,986	407,986	407,986
30	95	0	0	86,017	824,076	824,076	824,076	824,076
35	100	0	0	136,766	1,083,963	1,083,963	1,083,963	1,083,963

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical index performance over the most recent 10 year period. It is likely that the indexed accounts will not repeat their historical performance, the non-guaranteed elements will change, and actual results may be more or less favorable, but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of amounts you can expect from your annuity contract.

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## SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity



Prepared By:	Valued Agent	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Death Benefit Boost:	\$40,000

### SmartBoost Detail Values Projected on a Non-Guaranteed Basis

End of Year	Age	Withdrawal	GEAV	Vested GEAV	Interest Credit	Accumulation Value	EAV	Vested EAV
1	66	0	140,000	104,000	0	100,000	140,000	104,000
2	67	0	140,000	108,000	4,768	104,768	140,000	108,000
3	68	0	140,000	112,000	10,173	114,940	140,000	114,940
4	69	0	140,000	116,000	0	114,940	140,000	116,000
5	70	0	140,000	120,000	16,596	131,537	140,000	131,537
6	71	0	140,000	124,000	10,693	142,230	142,230	142,230
7	72	0	140,000	128,000	19,125	161,355	161,355	161,355
8	73	0	140,000	132,000	0	161,355	161,355	161,355
9	74	0	140,000	136,000	19,549	180,903	180,903	180,903
10	75	0	140,000	140,000	21,083	201,987	201,987	201,987

#### Death Benefit Boost

The Death Benefit Boost is a 40% guaranteed enhancement to the Accumulation Value and Death Benefit.

#### Guaranteed Enhanced Accumulation Value (GEAV)

The Guaranteed Enhanced Accumulation Value is equal to the initial premium plus the 40% Death Benefit Boost. The GEAV is reduced proportionately for Partial Surrenders.

#### Vested Guaranteed Enhanced Accumulation Value (Vested GEAV)

The Death Benefit Boost is subject to a 10-year vesting schedule. Vesting occurs annually on each contract anniversary until fully vested at the end of year 10. The Vested Guaranteed Enhanced Accumulation Value is the initial premium plus the annually vested amount. The Vested GEAV is reduced proportionately for Partial Surrenders.

#### Enhanced Accumulation Value (EAV)

The Enhanced Accumulation Value is the greater of the Accumulation Value and the GEAV. The EAV is reduced proportionately for Partial Surrenders. Within the first 10 years, the Death Benefit is equal to the EAV if the beneficiary chooses the 60-month payout option.

#### Vested Enhanced Accumulation Value (Vested EAV)

The Vested Enhanced Accumulation Value is the greater of the Accumulation Value and the Vested GEAV. The Vested EAV is reduced for Partial Surrenders. Within the first 10 years, the Death Benefit is equal to the Vested EAV if the beneficiary chooses the lump sum option.

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## Projected Account Values

S&P 500 Index 1-Year Point-To-Point Participation Index Account

Premium Allocation: 100%

Initial Participation Rate: 50%

### Guaranteed Values

### Non-Guaranteed Values

End of Year	Age	Premium	Index Change	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value
1	66	100,000	-0.73%	0.00%	0	0	100,000	0.00%	0	0	100,000
2	67	0	9.54%	0.00%	0	0	100,000	4.77%	0	4,768	104,768
3	68	0	19.42%	0.00%	0	0	100,000	9.71%	0	10,173	114,940
4	69	0	-6.24%	0.00%	0	0	100,000	0.00%	0	0	114,940
5	70	0	28.88%	0.00%	0	0	100,000	14.44%	0	16,596	131,537
6	71	0	16.26%	0.00%	0	0	100,000	8.13%	0	10,693	142,230
7	72	0	26.89%	0.00%	0	0	100,000	13.45%	0	19,125	161,355
8	73	0	-19.44%	0.00%	0	0	100,000	0.00%	0	0	161,355
9	74	0	24.23%	0.00%	0	0	100,000	12.12%	0	19,549	180,903
10	75	0	23.31%	0.00%	0	0	140,000	11.65%	0	21,083	201,987
11	76	0	-0.73%	0.00%	0	0	140,000	0.00%	0	0	201,987
12	77	0	9.54%	0.00%	0	0	140,000	4.77%	0	9,630	211,616
13	78	0	19.42%	0.00%	0	0	140,000	9.71%	0	20,548	232,164
14	79	0	-6.24%	0.00%	0	0	140,000	0.00%	0	0	232,164
15	80	0	28.88%	0.00%	0	0	140,000	14.44%	0	33,522	265,687
16	81	0	16.26%	0.00%	0	0	140,000	8.13%	0	21,599	287,285
17	82	0	26.89%	0.00%	0	0	140,000	13.45%	0	38,629	325,915
18	83	0	-19.44%	0.00%	0	0	140,000	0.00%	0	0	325,915
19	84	0	24.23%	0.00%	0	0	140,000	12.12%	0	39,485	365,400
20	85	0	23.31%	0.00%	0	0	140,000	11.65%	0	42,586	407,986
30	95	0	23.31%	0.00%	0	0	140,000	11.65%	0	86,017	824,076
35	100	0	28.88%	0.00%	0	0	140,000	14.44%	0	136,766	1,083,963

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements. The Initial Participation Rate is declared at issue. The Participation Rate may change annually, subject to a minimum of 10%.

This projection illustrates how the Company would have determined the index credits for this account based on the S&P 500 Index values from 1/1/2015 to 12/31/2024. The returns from this period are repeated over and over until the maturity date of the contract is reached. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change and the actual values will be higher or lower than those illustrated here.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

## Comparison of Historical Periods

### S&P 500 Index 1-Year Point-To-Point Participation Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P 500 Index performance to calculate the values. These examples assume you allocated an initial premium of \$100,000 to the 1-Year Point-To-Point Participation Index Account on January 1st and you did not take any withdrawals during the period.

#### Best 10 Year Period

1/1/2012 - 12/31/2021 Annualized Return over the period: 7.65%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	13.41%	6.70%	\$106,703
2	29.60%	14.80%	\$122,496
3	11.39%	5.70%	\$129,472
4	-0.73%	0.00%	\$129,472
5	9.54%	4.77%	\$135,645
6	19.42%	9.71%	\$148,816
7	-6.24%	0.00%	\$148,816
8	28.88%	14.44%	\$170,303
9	16.26%	8.13%	\$184,148
10	26.89%	13.45%	\$208,909

#### Worst 10 Year Period

1/1/2007 - 12/31/2016 Annualized Return over the period: 5.08%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	3.53%	1.76%	\$101,765
2	-38.49%	0.00%	\$101,765
3	23.45%	11.73%	\$113,699
4	12.78%	6.39%	\$120,966
5	0.00%	0.00%	\$120,966
6	13.41%	6.70%	\$129,074
7	29.60%	14.80%	\$148,178
8	11.39%	5.70%	\$156,617
9	-0.73%	0.00%	\$156,617
10	9.54%	4.77%	\$164,083

#### Most Recent 10 Year Period

1/1/2015 - 12/31/2024 Annualized Return over the period: 7.28%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	-0.73%	0.00%	\$100,000
2	9.54%	4.77%	\$104,768
3	19.42%	9.71%	\$114,940
4	-6.24%	0.00%	\$114,940
5	28.88%	14.44%	\$131,537
6	16.26%	8.13%	\$142,230
7	26.89%	13.45%	\$161,355
8	-19.44%	0.00%	\$161,355
9	24.23%	12.12%	\$180,903
10	23.31%	11.65%	\$201,987



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## Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is age 100. This example illustrates *10-Year Fixed Period*. Other annuity options are available, such as Interest Only, Lifetime Income and Lifetime Income with a Fixed Period. Actual annuity payments will depend on the option selected and when you elect to begin payments. The annuity contract contains complete details.

Annuitant	Valued Client
Gender	Male
Maturity Date	Age 100
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

### Guaranteed Values

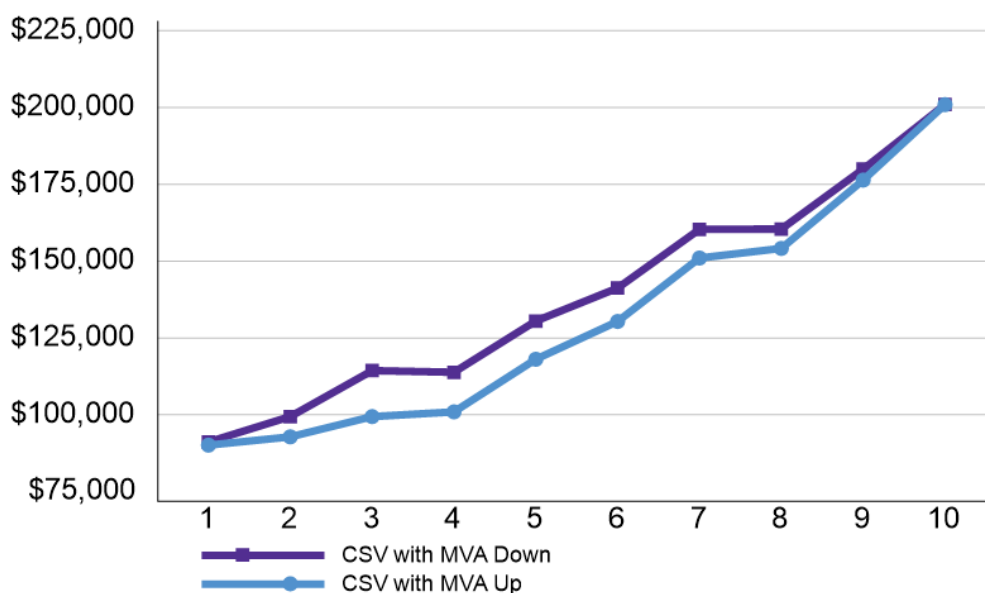
Account Value at Maturity	\$140,000
Annuity Payment Rate per \$1,000	8.96
Annuity Payment Amount	\$1,254.40

### Non-Guaranteed Values

Account Value at Maturity	\$1,083,963
Annuity Payment Rate per \$1,000	9.61
Annuity Payment Amount	\$10,416.89

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

## MVA Impact on Surrender Value Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 4.50% and then increases to 5.50% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 3.50% in the first year.

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA likely will decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

The MVA does not apply upon death. The MVA is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free amount. It is important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

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## SmartBoost™ Index Annuity

A Single Premium Fixed Index Deferred Annuity



### Disclosure Page

This contract does not directly participate in any stock, debt or other instruments. The contract illustrated is designed for accumulation of funds for your future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

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Contract issued on Contract Form ET-SBA-2000(01-25). Riders issued on Form Series 430-NHW(08-03), and ET-TI-SBA(01-25). Index accounts issued on ET-P2P(05-18), ET-1PP(05-19), and ET-PT(04-23).

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