



WealthMax Bonus Life®

Single Premium Indexed Life

A LIFE INSURANCE POLICY ILLUSTRATION

PREPARED FOR

Sample WealthMax Insured

OWNER

Sample WealthMax Owner

PREPARED BY REPRESENTATIVE

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

This material was prepared to support the promotion and marketing of an EquiTrust life insurance policy. 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.

DATE PREPARED

08/21/24 07:48 AM MT



EquiTrust®

Life Insurance Company

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NARRATIVE SUMMARY

This illustration describes the highlights and benefits of EquiTrust Life's Single Premium Interest Sensitive Whole Life Insurance Policy with Index-Linked Interest Option. Certain limitations and conditions apply to the coverage described.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The guarantees expressed in this illustration are based on the claims-paying ability of EquiTrust Life Insurance Company. Contact your EquiTrust agent or EquiTrust for more information.

General Policy Description

Nonparticipating	This policy is nonparticipating. Nonparticipating means that the policy owner will not share in the Company's surplus or profits. Dividends are not paid on this policy.
Premiums	This is a single premium policy. No additional premiums after the initial single premium will be allowed.
Death Benefit	This is the greater of: <ol style="list-style-type: none">1) the face amount on the date of death, minus any loan balance, or2) the greater of the accumulation value or the minimum guaranteed cash value, multiplied by the minimum required death benefit percentage, as shown in the policy for the insured's attained age, minus any loan balance.
Loan Balance	This is the amount of any outstanding policy loans, plus any accrued and unpaid interest. Any loan balance will be deducted from the proceeds upon death or surrender.
Accumulation Value	This is the value of the single premium, minus the policy charges and COI charge, plus adjustments for interest or index credits. Any partial withdrawal taken will be subtracted from the accumulation value, including any applicable surrender charge.
Policy Charges	The following charges are deducted monthly from the accumulation value: <ol style="list-style-type: none">1) A \$10 monthly policy fee, assessed all years.2) A level, monthly policy expense charge, assessed in years 1-15. The policy expense charge is a per thousand charge which varies by gender and issue age.
Cost of Insurance (COI) charge	This is the monthly charge for insurance protection, and is based on the cost of insurance rate multiplied by the net amount at risk. The COI rate is declared periodically by the Company to reflect expected experience, and may increase or decrease, but can never exceed the guaranteed maximum cost of insurance rates in your policy.
Interest / Index Credits	Interest credits will be based on the allocation of the single premium to the 1-year interest account. Index credits to the accumulation value will be based on the allocation of the single premium to the index crediting accounts. While policy values may be affected by an external index, the policy does not directly participate in any stock, bond, or equity investments.
Net Amount at Risk	This is the death benefit amount minus the accumulation value.
Cash Surrender Value	This is the greater of: <ol style="list-style-type: none">1) the accumulation value minus the surrender charge minus any loan balance, or2) the minimum guaranteed cash value minus any loan balance.
Minimum Guaranteed Cash Value	The cash surrender value will be no less than the greater of: <ol style="list-style-type: none">1) the minimum accumulation value minus the surrender charge, or2) the guaranteed tabular cash value.
Guaranteed Tabular Cash Value	This is the minimum cash value as determined by the Standard Nonforfeiture Law.

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Return of Premium Rider

The cash surrender value will be no less than the single premium, minus any partial withdrawals. The return of premium rider does not include any premium bonus. The Return of Premium rider terminates when either the Accelerated Death Benefit Rider is elected or a loan is taken from the policy.

Modified Endowment Contract (MEC)

A Modified Endowment Contract (MEC) is a contract that qualifies as life insurance within the meaning of IRC section 7702, but fails to meet the 7-pay test prescribed in section 7702A. **A contract that qualifies as life insurance but fails to meet the 7-pay test still benefits from tax-deferred growth of the cash value and income tax-free death benefit to the beneficiary, but any distributions from the contract, including loans, partial withdrawals, assignments, and surrenders, will be taxed as income first, to the extent there is a gain in the contract, and may be subject to an additional 10% penalty if taken before age 59½.** 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 life insurance policy and its taxation.

Partial Withdrawal

One partial withdrawal may be taken in any policy year. The amount withdrawn must be at least \$500, and no greater than an amount equal to the cash surrender value less \$5,000. **A partial withdrawal will reduce your face amount in proportion to the amount withdrawn.** A \$25 fee will be deducted from each partial withdrawal.

Partial Withdrawal without Surrender Charge

After the first policy year, no surrender charge will be deducted from the first 5% of any partial withdrawal. Any unused portion of this amount may not be carried over to any subsequent policy year. If the policy is subsequently surrendered, the surrender charge will be applied to any portion of the partial withdrawal which did not incur a surrender charge in the same policy year.

Policy Loans

Once the policy has cash value, a policy loan in any amount may be taken, up to the available loan value of your policy. The available loan value is the cash surrender value as of the date of the loan, less the loan interest on the total loan amount from the date of the loan to the next policy anniversary. Any loan balance will be deducted from the proceeds at death or surrender. Loan interest is the interest on the amount loaned, which is charged from the date of the loan. Loan interest is payable annually in arrears on each policy anniversary. After a policy loan is taken, part or all of the loan and accrued interest may be repaid at any time. Your accumulation value, to the extent of any loan balance, will be credited at a rate no less than the minimum credited rate. The loan balance is not eligible for index credits. The loan interest may vary but will not exceed the greater of the monthly average of the composite yield of seasoned corporate bonds as published by Moody's Investors Service, Inc., or 4.75%.

Policy Lapse from Loan

Any loan interest unpaid when due will be added to the loan balance, and interest will be charged on the accrued interest as well. **If the loan balance grows to the point where it exceeds the cash surrender value, this policy will lapse.**

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Description of terms on the Numeric Summary and Tabular Detail pages

EOY Age	This is the age of the insured at the end of the policy year.
End of Pol Year	This is the end of the policy year listed.
Premium Outlay	This is the single premium plus any premium bonus. For policy years other than the first, a zero (0) will be shown because no additional premiums after the single premium will be allowed.
Min Guar Cash Value	This is the minimum guaranteed cash value, which is the greater of: 1) the minimum accumulation value minus the surrender charge, or 2) the guaranteed tabular cash value.
GUARANTEED	The GUARANTEED values on the Numeric Summary and Tabular Detail pages are determined by using the calculations for accumulation value, cash surrender value, and death benefit as stated in the policy form, assuming the COI charge is based on the maximum COI rates, and the interest credited is based on the minimum credited rate.
ALTERNATIVE	The ALTERNATIVE values on the Tabular Detail pages are determined by using the calculations for accumulation value, cash surrender value, and death benefit as stated in the policy form, assuming the COI charge is based on the currently illustrated non-guaranteed COI rates, and the interest credited is based on the 1-year interest account credited rate.
NON-GUARANTEED	The NON-GUARANTEED values on the Numeric Summary and Tabular Detail pages are determined by using the calculations for accumulation value, cash surrender value, and death benefit as stated in the policy form, assuming the COI charge is based on the currently illustrated non-guaranteed COI rates, and the interest credited is based on the currently illustrated non-guaranteed credited rates. THE NON-GUARANTEED VALUES ARE NOT GUARANTEED. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.
Currently Illustrated Non-Guaranteed Rates	The currently illustrated non-guaranteed rates are the non-guaranteed rates in effect as of the preparation date of the illustration. These rates are not guaranteed , and are subject to change as per the terms and conditions of the policy form. Only those rates that are labeled GUARANTEED are guaranteed and not subject to change. For the 1-Year Interest Account, the currently illustrated non-guaranteed rate is the current Interest Rate in effect as of the preparation date of the illustration. For a description of how the currently illustrated non-guaranteed rates used for the Index Accounts in this illustration were determined, please review pages 12 through 14 of this illustration. The Currently Illustrated Non-Guaranteed Rates are referred to as the Illustrated Rates in this illustration.

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Cost Index

The Surrender Comparison Index was designed to measure the relative cost of life insurance protection and may be useful for comparison of similar policies offered by other companies. Technically, the index shows the relationship between the amounts paid by the insured (the average annual premiums minus any average annual dividend) and the amounts paid by the insurer (the cash value of the policy in the event of surrender over periods of 10 and 20 years all adjusted for compound interest at the rate of five percent per annum to reflect the timing of the payments).

When comparing similar policies, if all things are equal, the policy with the lower index is generally the lower cost policy in the event that the policy was surrendered at the end of the designated period. If death would occur during the designated period, the policy with the lower index would not necessarily be the lower cost policy. The index does not take into account, among other things: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company; and (3) small differences in policy provisions. The index does assume that annual premiums are paid and that dividends are taken in cash or applied to premiums, and that no additional benefit provisions are included.

	Surrender Cost Index		Net Payment Index	
	<u>Guaranteed</u>	<u>Non-Guaranteed</u>	<u>Guaranteed</u>	<u>Non-Guaranteed</u>
10-Year	23.14	6.68	68.52	65.89
20-Year	20.54	5.82	42.46	37.91

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Interest and Index Crediting

Allocation of Premium

The policy owner allocates funds between the six index accounts and one declared rate (1-Year interest) account. The allocation of the single premium is listed on the Account Allocation table on the next page of this illustration. The interest crediting accounts are described below.

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 2% minimum guaranteed rate.

S&P 500® Index Accounts

1-Year Point-to-Point Cap Index Account

The index credits are based on the percentage change in the index from the previous contract anniversary, subject to an index cap. The index cap may change each year, subject to a 3% minimum. Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

1-Year Performance Trigger Index Account

The index credits are based on the index increasing from the previous contract anniversary. If the index increased a specified rate is credited, this rate may change each year subject to a 2% minimum. Index Credits will be added to the account at the end of each contract year. Index Credits will never be less than zero.

1-Year Average Participation Index Account

The index credits are based on the change in monthly average index over a one-year period, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum. Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

S&P 500® Dynamic Intraday Index Account

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous policy anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum. Index Credits will be added to the account at the end of each contract year. Index Credits will never be less than zero.

Barclays Focus50 Index™ Account

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous policy anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum. Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

S&P MARC 5% Excess Return Index Account

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous policy anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum. Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

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Illustrated Rate

This is the rate used in this illustration for the hypothetical Interest/Index Credits added to the hypothetical Accumulation Value. For the 1-Year Interest Account, the Illustrated Rate is the current Interest Rate in effect as of the preparation date of the illustration. For a description of how the Illustrated Rates for the Index Accounts in this illustration were determined, please review pages 12 through 14 of this illustration. The actual performance for any policy year of the indices associated with each Index Account will most likely be different from the performance reflected in the Illustrated Rate. It is not possible to know in advance what the actual index credits will be, but they will never be less than zero.

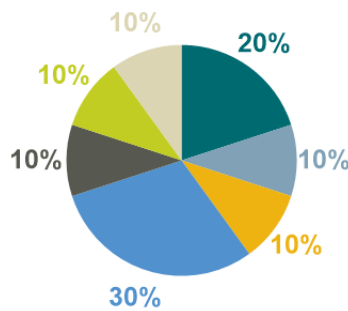
Allocations

You have chosen to illustrate with account allocations. The allocations and illustrated rates for each account are shown in the table below. This illustration assumes funds remain in the selected account(s) for all policy years, and does not reflect any re-allocations that may occur in subsequent years. This illustration assumes the illustrated rate for each account stays level for all policy years. This is not likely to occur, and actual results may be more or less favorable than those shown.

Index Rate

The index rate is the index cap or participation rate used to determine index credits for the index account. The index rates applicable for the index accounts are listed in the Account Allocation table below.

ACCOUNT ALLOCATION



Account	Initial Allocation	Guaranteed		Non-Guaranteed	
		Illustrated Rate	Index Rate	Illustrated Rate	Index Rate
1-Year Interest Account	20%	2.00%	n/a	5.00%	n/a
S&P 500 Index 1-Year Pt-to-Pt Cap	10%	0.00%	3.00%	6.30%	10.00%
S&P 500 Index 1-Year Pt-to-Pt Performance Trigger	10%	0.00%	3.00%	5.89%	8.00%
S&P 500 Index 1-Year Monthly Average Participation	30%	0.00%	10%	6.30%	100%
S&P 500 Dynamic Intraday TCA Index 1-Year Pt-to-Pt Participation	10%	0.00%	10%	6.30%	80%
Barclays Focus50 Index 1-Year Pt-to-Pt Participation	10%	0.00%	10%	6.30%	185%
S&P MARC 5 ER Index 1-Year Pt-to-Pt Participation	10%	0.00%	10%	6.30%	200%

Weighted Average: 6.00%

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Accelerated Death Benefit Rider

Description

This policy includes an accelerated death benefit rider at no extra premium charge. With this rider the policy owner may elect to receive some or all of the death benefit of the policy prior to the death of the insured if the insured is diagnosed as terminally ill or chronically ill. Terminally ill means an individual who has been certified by a physician as having an illness or physical condition which can reasonably be expected to result in death in 12 months or less after the date of certification. Chronically ill means a person who has been certified by a physician as: 1) being unable to perform, without substantial assistance, at least two of six Activities of Daily Living (ADL) for at least 90 days due to a loss of functional capacity; or 2) requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment.

Taxability of Benefits

The terminal illness benefit is intended to be income tax-free to the policy owner. Some or all of the chronic care or nursing care confinement benefits may be taxable. **You should contact a qualified tax advisor before you elect to accelerate the Death Benefit** to determine how the acceleration will impact your personal tax situation.

Terminal Illness Benefit

The policy owner may elect once to accelerate up to the death benefit at the time of election if the insured is diagnosed as terminally ill. The benefit will be adjusted by a lump-sum discount factor, a onetime administrative fee, and any outstanding loan balance. The administrative fee is \$250.

Lump-Sum Discount Factors

The lump-sum discount factors are interest adjustments for the advanced payment of lump-sum benefits, and are based on the benefit elected: Terminal (95%), Nursing Care Confinement (85%), Chronic Care (75%).

Nursing Care Confinement Benefit

The policy owner may elect once to receive 1/36 of the death benefit at the time of election in monthly payments for 36 months if the insured is diagnosed as chronically ill and confined to a qualified nursing facility. The benefit will be adjusted by the administrative fee, and any outstanding loan balance. If the insured dies before 36 months, the remaining face amount will be paid upon death of the insured. In lieu of monthly payments, the owner may elect to accelerate up the face amount as a lump sum. The lump sum for this benefit will be adjusted by a lump sum discount factor, a one-time administrative fee of \$250, and any outstanding loan balance.

Chronic Care Benefit

The policy owner may elect once to receive 1/60 of the death benefit at the time of election in monthly payments for 60 months if the insured is diagnosed as chronically ill. The benefit will be adjusted by the administrative fee, and any outstanding loan balance. If the insured dies before 60 months, the remaining face amount will be paid upon death of the insured. In lieu of monthly payments, the owner may elect to accelerate up the face amount as a lump sum. The lump sum for this benefit will be adjusted by a lump sum discount factor, a one-time administrative fee of \$250, and any outstanding loan balance.

**Accelerated Death Benefit Payment Examples
based on initial face amount, and no policy loans**

	Monthly Benefit	Lump Sum Benefit*
Terminal Illness	n/a	\$170,750
Nursing Care Confinement	\$4,993.06	\$152,750
Chronic Care	\$2,995.83	\$134,750

**Assuming 100% of the benefit is accelerated*

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Longevity Benefit

Description

This is a Guaranteed Withdrawal Benefit Rider which makes payments during the lifetime of the insured by accelerating the Death Benefit, if the insured meets the requirements of the Benefit Eligibility Test. Payments are made monthly for 60 months. If the insured dies before the completion of payments, the beneficiary will receive the remaining death benefit. All of the following conditions must be met to pass the Benefit Eligibility Test:

- The policy has been in force until or beyond the Policy Anniversary immediately following the end of the Guaranteed Withdrawal Benefit Deferral Period shown on the Rider Data Page;
- The Insured's age is equal to or greater than the Guaranteed Withdrawal Benefit Minimum Age shown on the Rider Data Page; and
- There have been no withdrawals or policy loans, and no accelerated death benefit has been paid prior to the Benefit Exercise Date.

Taxability of Benefits

The benefit payment may or may not be taxable. **You should contact a qualified tax advisor before you elect to begin taking withdrawals under this rider** to determine how the acceleration will impact your personal tax situation.

Guaranteed Withdrawal Benefit Payment Examples

Payments available for election starting in policy year 21 or age 85.

Payments are made monthly for 60 months

	Longevity Benefit	Death Benefit
Based on Guaranteed Death Benefit	\$3,000 Monthly	\$180,000
Based on Non guaranteed illustrated Death Benefit at earliest possible election	\$4,386 Monthly	\$263,188

This page may not be displayed unless it is accompanied by the basic illustration to which this supplemental illustration is attached. The values on this page are based on NONGUARANTEED elements and are NOT GUARANTEED. Only the values in the columns labeled "GUARANTEED" on the numeric summary and tabular detail pages are guaranteed.

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NUMERIC SUMMARY

Sample WealthMax Insured
Female, Non-Tobacco, Issue Age 65

Initial Face Amount \$180,000

EOY Age	End of Pol Yr	Premium Outlay	GUARANTEED		ALTERNATIVE		NONGUARANTEED		
			Min Guar Cash Value	Death Benefit	Cash Surr Value	Death Benefit	Accumulation Value	Cash Surr Value	Death Benefit
70	5	0	100,000	180,000	108,919	180,000	128,357	114,237	185,989
75	10	0	107,874	180,000	131,980	180,328	149,368	146,381	200,004
85	20	0	136,984	180,000	181,307	212,492	224,563	224,563	263,188
70	5	0	100,000	180,000	108,919	180,000	128,357	114,237	185,989

***** THIS POLICY IS CLASSIFIED AS A MODIFIED ENDOWMENT CONTRACT (MEC) *****

To be signed by the applicant:

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The agent has told me they are not guaranteed.

Applicant's Signature (Required)

Date

To be signed by the agent:

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent's Signature (Required)

Date

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TABULAR DETAIL

Sample WealthMax Insured
Female, Non-Tobacco, Issue Age 65
Weighted Average Nonguaranteed Rate: 6.00%

Initial Face Amount \$180,000
Single Premium \$100,000
Premium Bonus \$12,000

EOY Age	End of Pol Yr	Premium Outlay	GUARANTEED		ALTERNATIVE		NONGUARANTEED		
			Min Guar Cash Value	Death Benefit	Cash Surr Value	Death Benefit	Accumulation Value	Cash Surr Value	Death Benefit
66	1	112,000	100,000	180,000	100,258	180,000	114,935	101,143	180,000
67	2	0	100,000	180,000	102,018	180,000	118,026	103,863	180,000
68	3	0	100,000	180,000	103,843	180,000	121,287	106,732	181,566
69	4	0	100,000	180,000	105,735	180,000	124,727	109,759	183,598
70	5	0	100,000	180,000	108,919	180,000	128,357	114,237	185,989
71	6	0	100,000	180,000	112,216	180,000	132,179	118,961	188,355
72	7	0	100,000	180,000	116,901	180,000	136,187	125,292	191,070
73	8	0	102,047	180,000	121,753	180,000	140,385	131,962	193,871
74	9	0	104,945	180,000	126,777	180,000	144,778	138,987	196,753
75	10	0	107,874	180,000	131,980	180,328	149,368	146,381	200,004
76	11	0	110,828	180,000	137,368	181,188	154,161	154,161	203,339
77	12	0	113,798	180,000	140,140	182,182	159,161	159,161	206,909
78	13	0	116,779	180,000	142,987	183,166	164,372	164,372	210,561
79	14	0	119,759	180,000	145,898	184,269	169,794	169,794	214,449
80	15	0	122,729	180,000	148,858	185,478	175,419	175,419	218,572
81	16	0	125,665	180,000	154,985	190,631	184,458	184,458	226,883
82	17	0	128,551	180,000	161,290	195,806	193,878	193,878	235,368
83	18	0	131,393	180,000	167,788	201,178	203,708	203,708	244,246
84	19	0	134,208	180,000	174,476	206,754	213,952	213,952	253,533
85	20	0	136,984	180,000	181,307	212,492	224,563	224,563	263,188
90	25	0	149,252	180,000	217,794	243,058	283,679	283,679	316,586
95	30	0	158,699	180,000	260,283	279,283	356,699	356,699	382,738
100	35	0	165,715	180,000	312,467	328,090	450,750	450,750	473,288
105	40	0	169,556	180,000	366,048	384,350	556,076	556,076	583,880
110	45	0	172,282	180,896	416,456	437,278	666,520	666,520	699,846
115	50	0	174,575	183,304	470,489	494,013	793,634	793,634	833,315
120	55	0	176,566	185,394	531,615	558,196	945,504	945,504	992,779
121	56	0	180,000	189,000	544,771	572,010	979,262	979,262	1,028,225

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Actuarial Guideline XLIX ("AG49") Additional Standards

The National Association of Insurance Commissioners (NAIC) introduced a new actuarial guideline that is intended to create a uniform standard for setting Indexed Life illustrated rates, improve consumer understanding of indexed crediting and the variability of rates associated with it, and to provide additional disclosures and information to make more informed decisions. The changes to the EquiTrust illustration include 1) revised maximum illustrated rates, 2) a new set of values on the Tabular Detail page under the heading 'Alternative Scale', and 3) an additional standard on the Basic Illustration that includes a table showing actual historical index changes and corresponding hypothetical interest rates using current index parameters for the most recent 20-year period, and a table showing the minimum and maximum of the geometric average annual credited rates used to determine the Benchmark Index Account.

Benchmark Index Account	This is a hypothetical Index account based on annual changes in the S&P 500® value, and using the currently illustrated annual cap and an annual floor of 0%. For products that include an annual point-to-point account with a cap and a 0% floor, that serves as the Benchmark Index Account.
Average Annual Credited Rate	The annual credited rate for an index account is the credited rate, using the parameters of the specific index account, with the currently illustrated caps or participation rates, on a given trading day. For purposes of this guideline, the annual credited rate is determined for each of the 25 policy years from the given trading day. The Average Annual Credited Rate is the geometric average of those 25 rates.
Index Account Credited Rate	The illustrated rate for each index account is the arithmetic mean of the Average Annual Credited Rates, starting with the calendar year 66 years prior to the current calendar year. For policies illustrated in 2024, this is the arithmetic mean of the Average Annual Credited Rates using the currently illustrated caps and floors, for all trading days between 12/31/1955 and 12/31/1995.
Maximum Illustrated Rate	The maximum illustrated rate is the Index Account Credited Rate for the Benchmark Index Account. No index account may use a higher illustrated rate than the Benchmark Index Account, even if the Index Account Credited Rate for that account is higher.
Alternative Scale	This is the same set of values used to determine the currently illustrated non-guaranteed values, except only the 1-Year Interest Account rate is used instead of any Index Accounts. This is not the same as the Midpoint values shown on the Numeric Summary page, which uses the average of the currently illustrated non-guaranteed values and the guaranteed values. The values generated by the Alternative Scale are NOT GUARANTEED . Only those values labeled GUARANTEED are guaranteed.

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Minimum and Maximum of the Average Annual Credited Rates

AG 49 requires a table showing the minimum and maximum of the geometric average Annual Credited Rates used to calculate the Benchmark Index Account. As defined earlier, the Average Annual Credited Rate is the geometric average of all the annual credited rates over a 25-year period for each trading day used to determine the index account credited rate.

For the 2024 historic period, the minimum rate was the Average Annual Credited Rate for the 25-year period from 4/17/1959 to 4/17/1984, and the maximum rate was from 2/6/1975 to 2/6/2000. The arithmetic mean of all the Average Annual Credited Rates is the Benchmark Index Account Rate, and is also the Maximum Illustrated Rate

	Minimum	Mean	Maximum
Rate	3.93%	6.30%	7.71%
Trading Day	4/17/1959	Average of all days	2/6/1975

Actual Historic and Hypothetical Rate Table

To increase consumer understanding of Index Life credited rates, AG49 requires a table of actual historical index changes and the corresponding hypothetical interest rates using most recent 20-year period, as shown on the following page. The chart is intended to show that, while the illustrated rate used for the illustration is level all years, each of the annual credited rates used to determine the Index Account Credited Rate are not.

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**Actual Historical Index Changes and Corresponding Hypothetical Interest Rates
using most recent 20-year Period**

Date	S&P 500® Index Accounts				S&P Dynamic Intraday		Barclays Focus50		S&P MARC 5% ER	
	Index Change	1-Year Point-to-Point Cap	1-Year Performance Trigger	1-Year Average Participation	Index Change	1-Year Point-to-Point Participation	Index Change	1-Year Point-to-Point Participation	Index Change	1-Year Point-to-Point Participation
12/31/2003										
12/31/2004	8.99%	8.99%	8.00%	1.98%			7.83%	14.49%	4.71%	9.41%
12/31/2005	3.00%	3.00%	8.00%	0.00%			-0.25%	0.00%	2.93%	5.86%
12/31/2006	13.62%	10.00%	8.00%	5.61%	16.22%	12.98%	7.45%	13.78%	4.69%	9.38%
12/31/2007	3.53%	3.53%	8.00%	4.22%	0.49%	0.39%	1.41%	2.61%	8.40%	16.79%
12/31/2008	-38.49%	0.00%	0.00%	0.00%	-15.29%	0.00%	0.40%	0.74%	1.07%	2.15%
12/31/2009	23.45%	10.00%	8.00%	5.01%	23.68%	18.94%	2.05%	3.80%	6.91%	13.83%
12/31/2010	12.78%	10.00%	8.00%	1.40%	20.06%	16.05%	10.78%	19.95%	13.17%	26.35%
12/31/2011	0.00%	0.00%	0.00%	1.84%	1.88%	1.50%	10.14%	18.75%	11.18%	22.37%
12/31/2012	13.41%	10.00%	8.00%	10.25%	15.31%	12.24%	7.33%	13.57%	5.95%	11.90%
12/31/2013	29.60%	10.00%	8.00%	15.85%	36.97%	29.57%	12.30%	22.75%	-3.08%	0.00%
12/31/2014	11.39%	10.00%	8.00%	5.20%	6.02%	4.82%	9.16%	16.95%	6.48%	12.97%
12/31/2015	-0.73%	0.00%	0.00%	0.00%	-4.51%	0.00%	-1.38%	0.00%	-2.92%	0.00%
12/31/2016	9.54%	9.54%	8.00%	3.03%	8.75%	7.00%	4.88%	9.03%	4.32%	8.64%
12/31/2017	19.42%	10.00%	8.00%	10.11%	45.76%	36.61%	13.04%	24.12%	10.71%	21.42%
12/31/2018	-6.24%	0.00%	0.00%	2.42%	-2.13%	0.00%	-2.84%	0.00%	-3.30%	0.00%
12/31/2019	28.88%	10.00%	8.00%	17.20%	28.26%	22.61%	12.36%	22.87%	13.70%	27.40%
12/31/2020	16.26%	10.00%	8.00%	0.00%	18.41%	14.73%	2.65%	4.90%	8.28%	16.57%
12/31/2021	26.89%	10.00%	8.00%	13.92%	14.09%	11.27%	4.03%	7.46%	0.28%	0.56%
12/31/2022	-19.44%	0.00%	0.00%	0.00%	-14.76%	0.00%	-5.91%	0.00%	-9.20%	0.00%
12/31/2023	24.23%	10.00%	8.00%	12.58%	19.86%	15.89%	-2.21%	0.00%	3.46%	6.92%
Annualized	7.55%	6.66%	5.94%	10.28%	3.53%	5.39%	11.03%	10.89%	4.51%	9.45%

The S&P MARC 5% Excess Return Index Account values are available starting in 1995. The index performance shown prior to 3/27/17 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

The Barclays Focus50 strategy index values are available starting in 2004. The index performance shown prior to 5/31/2019 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

The S&P 500 Dynamic Intraday TCA Index values are available starting in 2006. The index performance shown prior to 8/14/2023 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

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Supplemental Illustration

Breakdown of NON-GUARANTEED Values for Policy Years 1-20

EOY Age	Policy Year	Premium	Policy Expense Charge	Policy Fee	Cost of Insurance Charge	Interest / Index Credits	EOY Accumulation Value
66	1	112,000.00	3,056.40	120.00	409.48	6,520.62	114,934.74
67	2	0.00	3,056.40	120.00	430.06	6,698.18	118,026.46
68	3	0.00	3,056.40	120.00	448.72	6,885.38	121,286.72
69	4	0.00	3,056.40	120.00	466.50	7,082.80	124,726.62
70	5	0.00	3,056.40	120.00	484.85	7,291.20	128,356.57
71	6	0.00	3,056.40	120.00	511.93	7,510.68	132,178.92
72	7	0.00	3,056.40	120.00	556.48	7,740.89	136,186.93
73	8	0.00	3,056.40	120.00	607.92	7,982.07	140,384.68
74	9	0.00	3,056.40	120.00	664.92	8,234.51	144,777.87
75	10	0.00	3,056.40	120.00	731.69	8,498.34	149,368.12
76	11	0.00	3,056.40	120.00	804.36	8,773.89	154,161.25
77	12	0.00	3,056.40	120.00	885.26	9,061.37	159,160.96
78	13	0.00	3,056.40	120.00	973.58	9,361.12	164,372.10
79	14	0.00	3,056.40	120.00	1,075.17	9,673.01	169,793.54
80	15	0.00	3,056.40	120.00	1,194.91	9,996.83	175,419.06
81	16	0.00	0.00	120.00	1,344.80	10,503.24	184,457.50
82	17	0.00	0.00	120.00	1,502.85	11,043.84	193,878.49
83	18	0.00	0.00	120.00	1,658.32	11,608.02	203,708.19
84	19	0.00	0.00	120.00	1,832.25	12,196.21	213,952.15
85	20	0.00	0.00	120.00	2,074.92	12,805.97	224,563.20

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THE POWER OF GUARANTEES

Supplemental Illustration Benefit for Various Financial Scenarios

Sample WealthMax Insured
Female, Non-Tobacco, Issue Age 65

Initial Face Amount \$180,000
Single Premium \$100,000

Policy Values Available Immediately

Guarantees if You Need Your Money Back	Guarantees for Health-Related Events ¹	Guarantees Upon Your Death ²
 <p>Guaranteed Return of Premium \$100,000 Available Immediately</p>	 <p>Guaranteed Nursing Care Benefit \$4,993 MONTHLY (\$152,750 Lump Sum)</p> <p>Guaranteed Chronic Illness Benefit \$2,996 MONTHLY (\$134,750 Lump Sum)</p> <p>Guaranteed Terminal Illness Benefit \$170,750 LUMP SUM</p>	 <p>Guaranteed Death Benefit to Your Beneficiaries \$180,000</p>

¹ Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, Administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the Application for Rider provisions in your state. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both. The Accelerated Death Benefit shown is based on the initial face amount.

² The policy must be in force at the time of death to pay a death benefit. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payment of Accelerated Death Benefits or partial withdrawals.

Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

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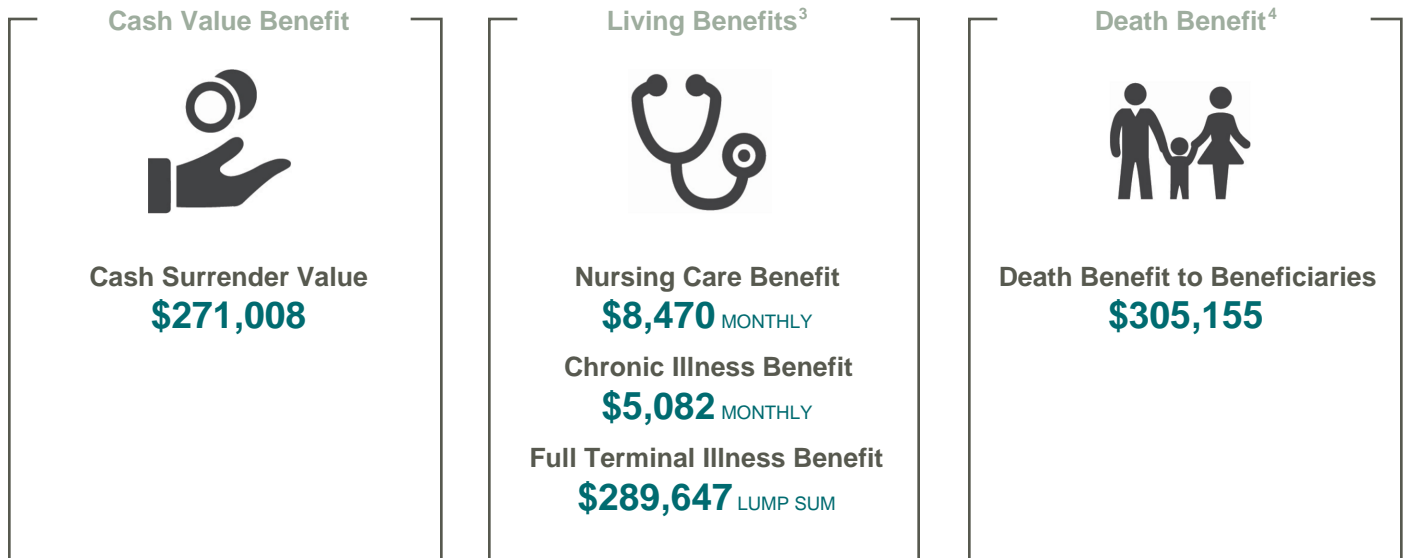
LIFE-EXPECTANCY SNAPSHOT

Supplemental Illustration Benefit for Various Financial Scenarios

Sample WealthMax Insured
Female, Non-Tobacco, Issue Age 65

Initial Face Amount \$180,000
Single Premium \$100,000

Policy Values¹ at Life-Expectancy, Age 89²



¹ Based on the non-guaranteed scale, \$100,000 Premium

² Life Expectancy is a single, statistical value that represents the average number of years a person will live. Based on the information provided, your life expectancy is 89 years. Based on gender, underwriting class, issue age, and the 2017 Commissioner's Standard Ordinary (CSO) mortality table.

³ Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, Administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the Application for Rider provisions in your state. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both.

⁴ The policy must be in force at the time of death to pay a death benefit. At some point, the policy may need additional premium to stay in force and avoid lapse. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payment of Accelerated Death Benefits or partial withdrawals.

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LEGACY PLANNING Supplemental Illustration

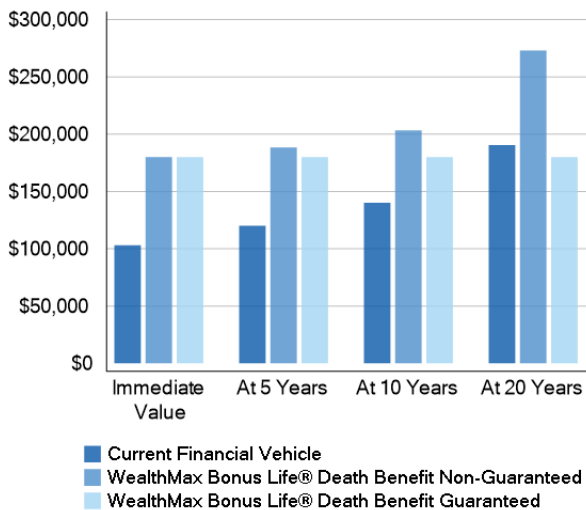
Comparison of Your Current Financial Vehicle Projected Value to WealthMax Bonus Life® Guaranteed and Non-Guaranteed Death Benefit Values.

Based on the input assumptions* you provided, these graphs show the projected value of your current financial vehicle compared to the Death Benefit provided by a WealthMax Bonus Life® policy.

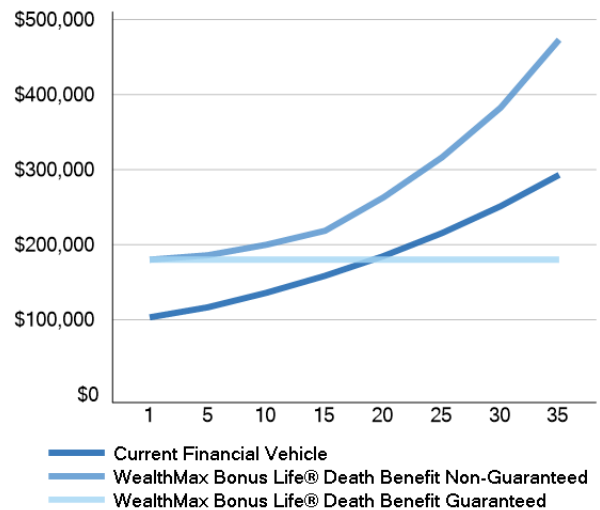
Your current financial vehicle is projected to never exceed the WealthMax Bonus Life® Non-Guaranteed Death Benefit.

Based on these assumptions, it would take your current financial vehicle 20 years to reach the Guaranteed Death Benefit value of WealthMax Bonus Life®.

Current financial vehicle's projected value compared to the Death Benefit value of WealthMax Bonus Life®



Amount of time before the projected value of your current vehicle will surpass the Death Benefit value of WealthMax Bonus Life®



* Taxable vehicle, 4.00% Interest Rate, 22.00% Tax Rate

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Disclosure Page

S&P 500® Index Disclosure

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