

RATE SUMMARY



FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — BONUS *Rates as of 03/05/2025*

	MarketEdge Bonus Index™		MarketPower Bonus Index®		MarketTen Bonus Index®	
		Annual fee		Annual fee		Annual fee
1-Yr Interest	2.00%	-	3.25%	-	3.25%	-
S&P 500 1-Yr Pt-to-Pt Cap	3.50%	-	6.00%	-	6.00%	-
S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up	5.00%	1.00%	8.00%	1.00%	8.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Par with Buy-Up	35.00%	1.00%	50.00%	1.00%	50.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	3.00%	-	5.00%	-	5.00%	-
S&P 500 1-Yr Monthly Avg Par	40.00%	-	65.00%	-	65.00%	-
S&P 500 1-Yr Monthly Cap	1.25%	-	1.75%	-	1.75%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	30.00%	-	50.00%	-	50.00%	-
S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par	45.00%	-	70.00%	-	70.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	85.00%	-	140.00%	-	140.00%	-
Barclays Focus50 1-Yr Pt-to-Pt Par	80.00%	-	125.00%	-	125.00%	-

FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED *Rates as of 03/05/2025*

	MarketValue Index®		MarketSeven Index®		MarketFive Index™	
		Annual fee		Annual fee		Annual fee
1-Yr Interest	4.50%	-	4.50%	-	4.25%	-
S&P 500 1-Yr Pt-to-Pt Cap	8.00%	-	8.00%	-	7.50%	-
S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up	10.50%	1.00%	10.50%	1.00%	10.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Par with Buy-Up	65.00%	1.00%	65.00%	1.00%	60.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	7.00%	-	7.00%	-	6.50%	-
S&P 500 1-Yr Monthly Avg Par	80.00%	-	80.00%	-	75.00%	-
S&P 500 1-Yr Monthly Cap	2.15%	-	2.15%	-	2.00%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	70.00%	-	70.00%	-	65.00%	-
S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par	95.00%	-	95.00%	-	90.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	190.00%	-	190.00%	-	180.00%	-
Barclays Focus50 1-Yr Pt-to-Pt Par	170.00%	-	170.00%	-	160.00%	-

FIXED INDEX ANNUITIES — INCOME-FOCUSED *Rates as of 03/05/2025*

	MarketEarly Income Index™	MarketFuture Income Index™
1-Yr Interest	2.75%	3.00%
S&P 500 1-Yr Pt-to-Pt Cap	4.50%	5.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	3.50%	4.00%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	45.00%	50.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	125.00%	135.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	110.00%	120.00%

FIXED INDEX ANNUITY WITH LONG-TERM CARE (LTC) BENEFITS

Rates as of 08/28/2024

Bridge®	
1-Yr Interest	4.50%
S&P 500 1-Yr Pt-to-Pt Cap	8.00%
S&P 500 1-Yr Pt-to-Pt Par	45.00%
S&P 500 1-Yr Monthly Avg Par	80.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	145.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	170.00%

SINGLE PREMIUM IMMEDIATE ANNUITY *Rates as of 10/24/2024*

Confidence Income®			
\$100,000 premium			
Payment schedule	Monthly payment	Payment schedule	Monthly payment
5-year fixed period	\$1,818.42	Life only - Male 65	\$643.50
10-year fixed period	\$1,030.19	Life only - Female 65	\$593.66
15-year fixed period	\$773.61	Joint life - M65 / F65	\$528.95
20-year fixed period	\$642.14		

MULTI-YEAR GUARANTEE ANNUITY

Rates as of 01/31/2025

Certainty Select®	
3 years	5.00%
5 years	5.25%
6 years	5.30%
8 years	5.35%
10 years	5.50%

TRADITIONAL FIXED ANNUITY

Rates as of 10/24/2024

ChoiceFour®	
Contract option	Rate year 1
Base contract	4.50%
MVA	4.50%
Liquidity	4.00%
Liquidity + MVA	4.00%

LIFE INSURANCE *Rates as of 09/17/2024*

WealthMax Bonus Life®	
1-Yr Interest	5.00%
S&P 500 1-Yr Pt-to-Pt Cap	10.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	8.00%
S&P 500 1-Yr Monthly Avg Par	100.00%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	80.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	185.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	200.00%

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Minimum Guaranteed Rates for fixed index annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Participation: 10%; 1-Year Pt-to-Pt Performance Trigger: 1.00%; 1-Year Monthly Avg Participation: 10%; 1-Year Monthly Cap: 0.50%; 1-Year S&P Intraday Pt-to-Pt Participation: 10%; 2-Year S&P Intraday Pt-to-Pt Participation: 10%; 1-Year S&P MARC5 Participation: 10%; 1-Year Barclays Focus50 Participation: 10%.

Rate hold: Applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

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