

EquiTrust Single Premium Index Life Product Summary

[7/1/20]

Product	Premium Bonus	Interest/Index Rates				Issue Ages ¹	Premium	Surrender Charges	Policy Fees & Expense Charges	Return of Premium Feature (ROP)
		Account Options	Current	Minimum	Illustrated Rate					
WealthMax Bonus Life [®]	5% of premium	1-Year Interest	4.00%	2.00%		45-80	Minimum \$10,000 Max Face Amount \$750,000 ²	10 years (12, 12, 12, 12, 11, 10, 8, 6, 4, 2, 0%)	Policy Expense Charge: per \$1,000, years 1-15 Policy Fee: \$10 per month COI Charge: Taken monthly from AV	100% Day 1 (Terminates with Loan or ADBR election)
		S&P 500 1-Year Point-to-Point Cap	8.00%	3.00%	5.15%					
		S&P 500 1-Year Monthly Average Participation	70.00%	10.00%	4.55%					
		Focus50 1-Year Point-to-Point Participation	125.00%	10.00%	5.15%					
		MARC 5% 1-Year Point-to-Point Participation	140.00%	10.00%	5.15%					
WealthHorizon Life [®]	No	1-Year Interest	4.50%	2.00%		45-80	Minimum \$10,000 Max Face Amount \$750,000 ²	10 years (12, 12, 12, 12, 11, 10, 8, 6, 4, 2, 0%)	Policy Expense Charge: per \$1,000, years 1-10 Policy Fee: \$10 per month COI Charge: Taken monthly from AV	No
		S&P 500 1-Year Point-to-Point Cap	9.50%	3.00%	5.92%					
		S&P 500 1-Year Monthly Average Participation	75.00%	10.00%	4.86%					
		Focus50 1-Year Point-to-Point Participation	140.00%	10.00%	5.92%					
		MARC 5% 1-Year Point-to-Point Participation	150.00%	10.00%	5.92%					

Sample Face Amounts based on \$100,000 Single Premium					
Product	Underwriting Class		Issue Age 60	Issue Age 70	Issue Age 80
WealthMax Bonus Life [®]	Female	Non-Tobacco	\$195,000	\$147,000	\$114,000
		Tobacco	\$160,000	\$127,000	\$106,000
	Male	Non-Tobacco	\$179,000	\$136,000	\$109,000
		Tobacco	\$151,000	\$121,000	\$104,000
WealthHorizon Life [®]	Female	Non-Tobacco	\$208,000	\$156,000	\$122,000
		Tobacco	\$170,000	\$135,000	\$113,000
	Male	Non-Tobacco	\$191,000	\$145,000	\$116,000
		Tobacco	\$160,000	\$129,000	\$111,000

Accelerated Death Benefit Rider ³
Terminal Illness: Can be taken as a lump sum (subject to a discount factor)
Nursing Care Confinement or Chronic Care: Can either be taken as a lump sum (subject to discount factor) or as a monthly payment

Additional Product Features
Death Benefit Guarantee: Lifetime
Free Withdrawals: ^{4,5} 5% of Accumulation Value after 1st contract year
Loans: ^{4,5} Variable loan rate declared annually. Current rate is 5.50%
Underwriting: Point of Sale up to \$250,000 combined premium. APS required for total combined premium in EquiTrust Life products of \$250,000 and above. Accept/Decline to Table 4.

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.

¹Backdating is not available.

²May be lower for clients with other inforce EquiTrust contracts. Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

³Nursing Care Confinement not available in CA. Nursing Care Confinement and Chronic Care not available in FL.

⁴Withdrawals & loans will negatively impact your life insurance policy and may cause the policy to lapse. Please see client brochure.

⁵All EquiTrust life policies will be MEC's, except for a 1035 exchange from a non-MEC life policy.

Products and features not available in all states and might vary by state. Policy issued on Contract Form Series ICC19-ETL-IUL-2000(01-19). EquiTrust Life Insurance Company, West Des Moines, IA.

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