



MarketValue Index[®] Annuity

A Flexible Premium Fixed Index Deferred Annuity

A FIXED ANNUITY ILLUSTRATION PREPARED FOR

Connie Client

PREPARED BY REPRESENTATIVE

Andrew Agent

Illinois

DATE PREPARED

04/28/21 08:08 AM MT

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

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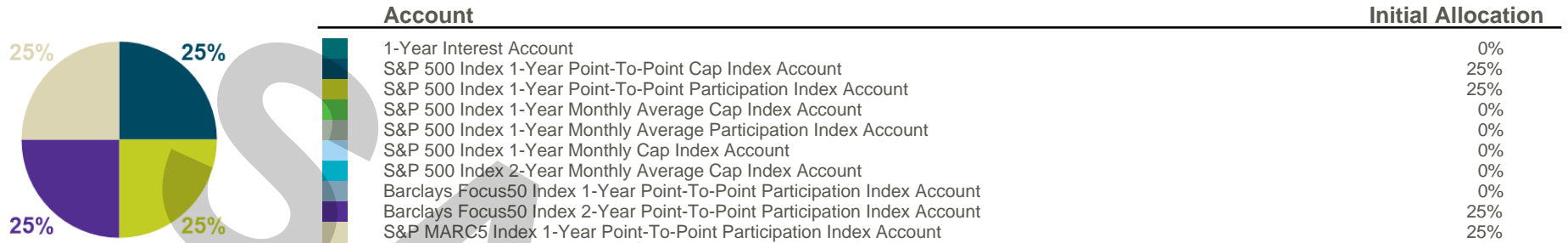
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MarketValue Index[®] Annuity

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Account Allocation



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 Monthly Average Cap Index Account**
 Percentage change based on the monthly average S&P 500 over a one-year period, subject to an Index Cap. The cap may change each year, subject to a 1.00% minimum.
- 1-Year Monthly Average Participation Index Account**
 Percentage change based on the monthly average S&P 500 over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year subject to a 10% minimum.
- 1-Year Monthly Cap Index Account**
 Percentage change based on the cumulative sum of capped monthly S&P 500 changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year, subject to a 0.50% minimum.
- 2-Year Monthly Average Cap Index Account**
 Percentage change based on the monthly average S&P 500 over a two-year period, subject to an Index Cap. The Index Cap may change every two years, subject to a 3.00% minimum.

BARCLAYS FOCUS50 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.
- 2-Year Point-to-Point Participation Index Account**
 Index credits are based on the percentage change in the index from the beginning of the two-year period, multiplied by a participation rate. Index credits are applied at the end of the two-year period. The participation rate may change for each two-year term, subject to a 10% minimum.

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S&P MARC5 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.

SAMPLE

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.

PREPARED by your Representative
Andrew Agent on 04/28/21 08:08 AM MT
FOR CONNIE CLIENT, AGE 55, ILLINOIS

THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES.

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MarketValue Index[®] Annuity

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MarketValue 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 and rider charges, if applicable.

Accumulation Value

The Accumulation Value is the total of the individual Account Accumulation Values.

Cash Surrender Value

The Cash Surrender Value is the Accumulation Value 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 Accumulation Value.

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 2.00%.

Death Benefit

The Death Benefit is the greater of the Accumulation Value or the Minimum Guaranteed Contract 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 or two-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.

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
12%	12%	12%	12%	11%	10%	8%	6%	4%	2%

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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 10% of the Accumulation Value without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the contract year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same contract year. Current tax law requires that at age 72, 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.

Withdrawals, Benefits, Charges

The total of any Partial Surrenders, Income Withdrawals and Income Benefit Rider Charges.

Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender 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 Accumulation Value 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, other than your income payments. 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.

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Income Rider Narrative Summary

Income Rider

The Income Rider is an optional income benefit rider that can be elected by you to be attached to your annuity contract at issue. If elected, **there is a charge for the rider**, which will be deducted annually from your Accumulation Value. The rider provides for Income Withdrawals to be paid to you for your lifetime, even if the Accumulation Value is depleted. An election to receive Income Withdrawals under this Rider is not an annuitization of the contract.

Income Withdrawal

The initial Income Withdrawal amount is determined by taking an age-based factor multiplied by the Income Rider Benefit Base. The Income Withdrawal amount is the maximum amount that can be withdrawn each contract year for the life of the owner(s) and before termination of the Income Rider, even if the Accumulation Value is zero. Income Withdrawals are considered Partial Surrenders, but they are not subject to a Surrender Charge or MVA.

Enhanced Income Withdrawals

Income Withdrawals may be increased for up to five years in the event of a Chronic Illness. This feature is available after the contract has been in force for at least three years and subject to eligibility requirements.

Income Benefit Rider Charge

This is an annual charge equal to 0.95% of the Accumulation Value. The rider charge is deducted on each anniversary.

Rollup Percentage

This is the percentage increase in the Income Rider Benefit Base. The Rollup Percentage is equal to the Benefit Base Rollup Rate of 3.00% plus the Weighted Average Credited Rate. The Weighted Average Credited Rate is the rate credited to each account in the current contract year, weighted by the Accumulation Value in that account. The rollup period is 10 years.

Rollup Amount

This is the dollar amount added to the Income Rider Benefit Base annually and is equal to the Rollup Percentage multiplied by the previous Benefit Base.

Benefit Base

The Benefit Base is equal to the premium, plus a 10% first-year bonus on premiums paid, plus the annual Rollup Amount for 10 years or until Income Withdrawals have started, if earlier. The Benefit Base is reduced for Partial Surrenders and Income Withdrawals. The Benefit Base only serves to calculate the Income Withdrawal amount. **The Benefit Base is not available upon surrender, death or annuitization.**

Effect of Partial Surrenders

Partial Surrenders prior to starting Income Withdrawals will reduce the Benefit Base proportionally. After Income Withdrawals have started, a Partial Surrender that exceeds the Income Withdrawal amount (an Excess Withdrawal) will reduce future Income Withdrawals and the Benefit Base proportionally. Excess Withdrawals may be subject to a Surrender Charge and MVA.

Important Information about Your Illustration

This illustration is not intended as a complete discussion of the Income Rider. In order to obtain a complete understanding of the option, please read your rider carefully. This illustration is not intended to be a substitute for the rider. The terms of the rider are controlling in all cases.

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Prepared By: Andrew Agent
 Prepared For: Connie Client
 Gender, Age: Female, 55

Type of Funds: Non-Qualified
 Initial Premium: \$100,000

Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value	Death Benefit
1	56	100,000	0	0	950	99,050	89,250	89,250	99,050
2	57	0	0	0	941	98,109	91,035	91,035	98,109
3	58	0	0	0	932	97,177	92,856	92,856	97,177
4	59	0	0	0	923	96,254	94,713	94,713	96,254
5	60	0	0	0	914	95,339	96,607	96,607	96,607
6	61	0	0	0	906	94,434	98,539	98,539	98,539
7	62	0	0	0	897	93,537	100,510	100,510	100,510
8	63	0	0	0	889	92,648	102,520	102,520	102,520
9	64	0	0	0	880	91,768	104,571	104,571	104,571
10	65	0	0	0	872	90,896	106,662	106,662	106,662
11	66	0	0	5,913	807	84,175	102,764	102,764	102,764
12	67	0	0	5,913	743	77,519	98,788	98,788	98,788
13	68	0	0	5,913	680	70,925	94,732	94,732	94,732
14	69	0	0	5,913	618	64,394	90,595	90,595	90,595
15	70	0	0	5,913	556	57,926	86,375	86,375	86,375
16	71	0	0	5,913	494	51,518	82,071	82,071	82,071
17	72	0	0	5,913	433	45,172	77,681	77,681	77,681
18	73	0	0	5,913	373	38,886	73,203	73,203	73,203
19	74	0	0	5,913	313	32,659	68,636	68,636	68,636
20	75	0	0	5,913	254	26,492	63,977	63,977	63,977
30	85	0	0	5,913	0	0	11,945	11,945	11,945
40	95	0	0	5,913	0	0	0	0	0
45	100	0	0	5,913	0	0	0	0	0

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. Withdrawals are illustrated starting in year 11.

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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Prepared By: Andrew Agent
 Prepared For: Connie Client
 Gender, Age: Female, 55

Type of Funds: Non-Qualified
 Initial Premium: \$100,000

Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Interest Earned	Accumulation Value	Cash Surrender Value	Death Benefit
1	56	100,000	0	0	977	2,796	101,819	89,601	101,819
2	57	0	0	0	1,054	9,161	109,926	96,735	109,926
3	58	0	0	0	1,077	3,419	112,269	98,796	112,269
4	59	0	0	0	1,181	12,015	123,103	108,331	123,103
5	60	0	0	0	1,169	0	121,934	108,521	121,934
6	61	0	0	0	1,204	4,833	125,562	113,006	125,562
7	62	0	0	0	1,252	6,233	130,543	120,100	130,543
8	63	0	0	0	1,282	4,445	133,705	125,683	133,705
9	64	0	0	0	1,351	8,455	140,810	135,178	140,810
10	65	0	0	0	1,467	13,638	152,981	149,921	152,981
11	66	0	0	9,807	1,400	4,242	146,015	146,015	146,015
12	67	0	0	9,807	1,425	13,839	148,622	148,622	148,622
13	68	0	0	9,807	1,353	3,603	141,065	141,065	141,065
14	69	0	0	9,807	1,400	16,160	146,017	146,017	146,017
15	70	0	0	9,807	1,294	0	134,915	134,915	134,915
16	71	0	0	9,807	1,236	4,995	128,866	128,866	128,866
17	72	0	0	9,807	1,184	5,530	123,406	123,406	123,406
18	73	0	0	9,807	1,125	4,814	117,287	117,287	117,287
19	74	0	0	9,807	1,082	6,363	112,761	112,761	112,761
20	75	0	0	9,807	1,083	11,002	112,873	112,873	112,873
30	85	0	0	9,807	508	5,601	52,990	52,990	52,990
40	95	0	0	9,807	0	0	0	0	0
45	100	0	0	9,807	0	0	0	0	0

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. Withdrawals are illustrated starting in year 11.

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Projected Account Values

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

Premium Allocation: 25%

Initial Cap Rate: 4.50%

End of Year	Age	Premium	Index Change	Guaranteed Values				Non-Guaranteed Values			
				Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value
1	56	25,000	0.00%	0.00%	238	0	24,763	0.00%	238	0	24,763
2	57	0	13.41%	0.00%	235	0	24,527	4.50%	246	1,114	25,631
3	58	0	29.60%	0.00%	233	0	24,294	4.50%	254	1,153	26,530
4	59	0	11.39%	0.00%	231	0	24,063	4.50%	263	1,194	27,460
5	60	0	-0.73%	0.00%	229	0	23,835	0.00%	261	0	27,200
6	61	0	9.54%	0.00%	226	0	23,608	4.50%	270	1,224	28,153
7	62	0	19.42%	0.00%	224	0	23,384	4.50%	279	1,267	29,141
8	63	0	-6.24%	0.00%	222	0	23,162	0.00%	277	0	28,864
9	64	0	28.88%	0.00%	220	0	22,942	4.50%	287	1,299	29,876
10	65	0	16.26%	0.00%	218	0	22,724	4.50%	297	1,344	30,924
11	66	0	0.00%	0.00%	1,680	0	21,044	0.00%	2,257	0	28,667
12	67	0	13.41%	0.00%	1,664	0	19,380	4.50%	2,191	1,203	27,679
13	68	0	29.60%	0.00%	1,648	0	17,731	4.50%	2,083	1,163	26,759
14	69	0	11.39%	0.00%	1,633	0	16,099	4.50%	2,108	1,120	25,772
15	70	0	-0.73%	0.00%	1,617	0	14,481	0.00%	1,959	0	23,813
16	71	0	9.54%	0.00%	1,602	0	12,880	4.50%	1,950	994	22,856
17	72	0	19.42%	0.00%	1,587	0	11,293	4.50%	1,949	950	21,857
18	73	0	-6.24%	0.00%	1,572	0	9,721	0.00%	1,928	0	19,929
19	74	0	28.88%	0.00%	1,557	0	8,165	4.50%	1,848	822	18,903
20	75	0	16.26%	0.00%	1,542	0	6,623	4.50%	1,815	777	17,865
30	85	0	16.26%	0.00%	1,478	0	0	4.50%	1,320	277	6,363
40	95	0	16.26%	0.00%	1,478	0	0	4.50%	2,452	0	0
45	100	0	-0.73%	0.00%	1,478	0	0	0.00%	2,452	0	0

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements. The Initial Index Cap is declared at issue. The Index Cap may change annually, subject to a minimum of 1.00%.

This projection illustrates how the Company would have determined the index credits for this account based on the S&P 500 Index values from 1/1/2011 to 12/31/2020. 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.

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Projected Account Values

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

Premium Allocation: 25%

Initial Participation Rate: 30%

End of Year	Age	Premium	Index Change	Guaranteed Values				Non-Guaranteed Values			
				Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value
1	56	25,000	0.00%	0.00%	238	0	24,763	0.00%	238	0	24,763
2	57	0	13.41%	0.00%	235	0	24,527	4.02%	245	996	25,514
3	58	0	29.60%	0.00%	233	0	24,294	8.88%	264	2,266	27,515
4	59	0	11.39%	0.00%	231	0	24,063	3.42%	270	940	28,185
5	60	0	-0.73%	0.00%	229	0	23,835	0.00%	268	0	27,918
6	61	0	9.54%	0.00%	226	0	23,608	2.86%	273	799	28,443
7	62	0	19.42%	0.00%	224	0	23,384	5.83%	286	1,657	29,815
8	63	0	-6.24%	0.00%	222	0	23,162	0.00%	283	0	29,531
9	64	0	28.88%	0.00%	220	0	22,942	8.66%	305	2,558	31,785
10	65	0	16.26%	0.00%	218	0	22,724	4.88%	317	1,550	33,019
11	66	0	0.00%	0.00%	1,680	0	21,044	0.00%	2,410	0	30,608
12	67	0	13.41%	0.00%	1,664	0	19,380	4.02%	2,338	1,148	29,419
13	68	0	29.60%	0.00%	1,648	0	17,731	8.88%	2,226	2,440	29,633
14	69	0	11.39%	0.00%	1,633	0	16,099	3.42%	2,331	942	28,244
15	70	0	-0.73%	0.00%	1,617	0	14,481	0.00%	2,147	0	26,097
16	71	0	9.54%	0.00%	1,602	0	12,880	2.86%	2,134	692	24,656
17	72	0	19.42%	0.00%	1,587	0	11,293	5.83%	2,105	1,327	23,877
18	73	0	-6.24%	0.00%	1,572	0	9,721	0.00%	2,106	0	21,771
19	74	0	28.88%	0.00%	1,557	0	8,165	8.66%	2,026	1,728	21,473
20	75	0	16.26%	0.00%	1,542	0	6,623	4.88%	2,063	956	20,366
30	85	0	16.26%	0.00%	1,478	0	0	4.88%	1,601	364	7,745
40	95	0	16.26%	0.00%	1,478	0	0	4.88%	2,452	0	0
45	100	0	-0.73%	0.00%	1,478	0	0	0.00%	2,452	0	0

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 1/1/2011 to 12/31/2020. 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.

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Projected Account Values

Barclays Focus50 Index 2-Year Point-To-Point Participation Index Account

Premium Allocation: 25%

Initial Participation Rate: 120%

End of Year	Age	Premium	Index Change	Guaranteed Values				Non-Guaranteed Values			
				Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value
1	56	25,000	0.00%	0.00%	238	0	24,763	0.00%	238	0	24,763
2	57	0	18.21%	0.00%	235	0	24,527	21.86%	287	5,412	29,888
3	58	0	0.00%	0.00%	233	0	24,294	0.00%	284	0	29,604
4	59	0	22.59%	0.00%	231	0	24,063	27.11%	357	8,025	37,272
5	60	0	0.00%	0.00%	229	0	23,835	0.00%	354	0	36,918
6	61	0	3.43%	0.00%	226	0	23,608	4.12%	365	1,519	38,072
7	62	0	0.00%	0.00%	224	0	23,384	0.00%	362	0	37,710
8	63	0	9.82%	0.00%	222	0	23,162	11.79%	400	4,445	41,755
9	64	0	0.00%	0.00%	220	0	22,942	0.00%	397	0	41,358
10	65	0	15.34%	0.00%	218	0	22,724	18.41%	465	7,613	48,506
11	66	0	0.00%	0.00%	1,680	0	21,044	0.00%	3,541	0	44,965
12	67	0	18.21%	0.00%	1,664	0	19,380	21.86%	3,506	9,168	50,627
13	68	0	0.00%	0.00%	1,648	0	17,731	0.00%	3,790	0	46,837
14	69	0	22.59%	0.00%	1,633	0	16,099	27.11%	3,783	11,814	54,869
15	70	0	0.00%	0.00%	1,617	0	14,481	0.00%	4,172	0	50,697
16	71	0	3.43%	0.00%	1,602	0	12,880	4.12%	4,150	1,935	48,482
17	72	0	0.00%	0.00%	1,587	0	11,293	0.00%	4,115	0	44,366
18	73	0	9.82%	0.00%	1,572	0	9,721	11.79%	3,960	4,814	45,220
19	74	0	0.00%	0.00%	1,557	0	8,165	0.00%	4,175	0	41,045
20	75	0	15.34%	0.00%	1,542	0	6,623	18.41%	3,991	6,899	43,953
30	85	0	15.34%	0.00%	1,478	0	0	18.41%	4,522	3,854	24,555
40	95	0	15.34%	0.00%	1,478	0	0	18.41%	2,452	0	0
45	100	0	0.00%	0.00%	1,478	0	0	0.00%	2,452	0	0

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 at the beginning of each 2-year indexing period, subject to a minimum of 10%.

This projection illustrates how the Company would have determined the index credits for this account based on the Barclays Focus50 Index values from 1/1/2011 to 12/31/2020. 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.

The index performance shown prior to 5/31/19 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

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Projected Account Values

S&P MARC5 Index 1-Year Point-To-Point Participation Index Account

Premium Allocation: 25%

Initial Participation Rate: 100%

End of Year	Age	Premium	Index Change	Guaranteed Values				Non-Guaranteed Values			
				Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Charges	Index Credits	Account Accumulation Value
1	56	25,000	11.18%	0.00%	238	0	24,763	11.18%	264	2,796	27,532
2	57	0	5.95%	0.00%	235	0	24,527	5.95%	277	1,639	28,893
3	58	0	-3.08%	0.00%	233	0	24,294	0.00%	274	0	28,619
4	59	0	6.48%	0.00%	231	0	24,063	6.48%	290	1,856	30,185
5	60	0	-2.92%	0.00%	229	0	23,835	0.00%	287	0	29,899
6	61	0	4.32%	0.00%	226	0	23,608	4.32%	296	1,291	30,893
7	62	0	10.71%	0.00%	224	0	23,384	10.71%	325	3,309	33,877
8	63	0	-3.30%	0.00%	222	0	23,162	0.00%	322	0	33,555
9	64	0	13.70%	0.00%	220	0	22,942	13.70%	362	4,598	37,791
10	65	0	8.28%	0.00%	218	0	22,724	8.28%	389	3,130	40,532
11	66	0	11.18%	0.00%	1,680	0	21,044	11.18%	2,999	4,242	41,775
12	67	0	5.95%	0.00%	1,664	0	19,380	5.95%	3,198	2,320	40,897
13	68	0	-3.08%	0.00%	1,648	0	17,731	0.00%	3,062	0	37,835
14	69	0	6.48%	0.00%	1,633	0	16,099	6.48%	2,987	2,283	37,131
15	70	0	-2.92%	0.00%	1,617	0	14,481	0.00%	2,823	0	34,308
16	71	0	4.32%	0.00%	1,602	0	12,880	4.32%	2,809	1,374	32,873
17	72	0	10.71%	0.00%	1,587	0	11,293	10.71%	2,821	3,253	33,305
18	73	0	-3.30%	0.00%	1,572	0	9,721	0.00%	2,938	0	30,367
19	74	0	13.70%	0.00%	1,557	0	8,165	13.70%	2,840	3,813	31,340
20	75	0	8.28%	0.00%	1,542	0	6,623	8.28%	3,020	2,370	30,690
30	85	0	8.28%	0.00%	1,478	0	0	8.28%	2,873	1,106	14,327
40	95	0	8.28%	0.00%	1,478	0	0	8.28%	2,452	0	0
45	100	0	-2.92%	0.00%	1,478	0	0	0.00%	2,452	0	0

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 MARC5 Index values from 1/1/2011 to 12/31/2020. 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.

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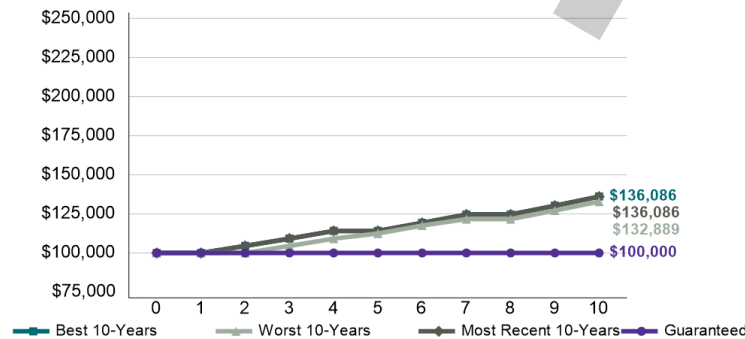
Comparison of Historical Periods S&P 500 Index 1-Year Point-To-Point Cap Index Account

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 Cap Index Account on January 1st, you did not purchase the Income Rider, and you did not take any withdrawals during the period.

Best 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 3.13%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	13.41%	4.50%	\$104,500
3	29.60%	4.50%	\$109,203
4	11.39%	4.50%	\$114,117
5	-0.73%	0.00%	\$114,117
6	9.54%	4.50%	\$119,252
7	19.42%	4.50%	\$124,618
8	-6.24%	0.00%	\$124,618
9	28.88%	4.50%	\$130,226
10	16.26%	4.50%	\$136,086

Worst 10 Year Period			
1/1/2001 - 12/31/2010			
Annualized Return over the period: 2.88%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	-13.04%	0.00%	\$100,000
2	-23.37%	0.00%	\$100,000
3	26.38%	4.50%	\$104,500
4	8.99%	4.50%	\$109,203
5	3.00%	3.00%	\$112,480
6	13.62%	4.50%	\$117,541
7	3.53%	3.53%	\$121,690
8	-38.49%	0.00%	\$121,690
9	23.45%	4.50%	\$127,166
10	12.78%	4.50%	\$132,889

Most Recent 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 3.13%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	13.41%	4.50%	\$104,500
3	29.60%	4.50%	\$109,203
4	11.39%	4.50%	\$114,117
5	-0.73%	0.00%	\$114,117
6	9.54%	4.50%	\$119,252
7	19.42%	4.50%	\$124,618
8	-6.24%	0.00%	\$124,618
9	28.88%	4.50%	\$130,226
10	16.26%	4.50%	\$136,086



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Comparison of Historical Periods

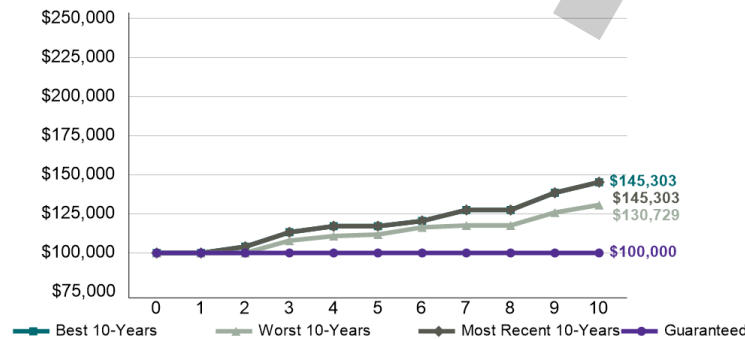
S&P 500 Index 1-Year Point-To-Point Participation Index Account

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, you did not purchase the Income Rider, and you did not take any withdrawals during the period.

Best 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 3.81%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	13.41%	4.02%	\$104,022
3	29.60%	8.88%	\$113,259
4	11.39%	3.42%	\$117,129
5	-0.73%	0.00%	\$117,129
6	9.54%	2.86%	\$120,480
7	19.42%	5.83%	\$127,499
8	-6.24%	0.00%	\$127,499
9	28.88%	8.66%	\$138,545
10	16.26%	4.88%	\$145,303

Worst 10 Year Period			
1/1/2001 - 12/31/2010			
Annualized Return over the period: 2.72%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	-13.04%	0.00%	\$100,000
2	-23.37%	0.00%	\$100,000
3	26.38%	7.91%	\$107,914
4	8.99%	2.70%	\$110,826
5	3.00%	0.90%	\$111,823
6	13.62%	4.09%	\$116,392
7	3.53%	1.06%	\$117,625
8	-38.49%	0.00%	\$117,625
9	23.45%	7.04%	\$125,901
10	12.78%	3.83%	\$130,729

Most Recent 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 3.81%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	13.41%	4.02%	\$104,022
3	29.60%	8.88%	\$113,259
4	11.39%	3.42%	\$117,129
5	-0.73%	0.00%	\$117,129
6	9.54%	2.86%	\$120,480
7	19.42%	5.83%	\$127,499
8	-6.24%	0.00%	\$127,499
9	28.88%	8.66%	\$138,545
10	16.26%	4.88%	\$145,303



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Comparison of Historical Periods

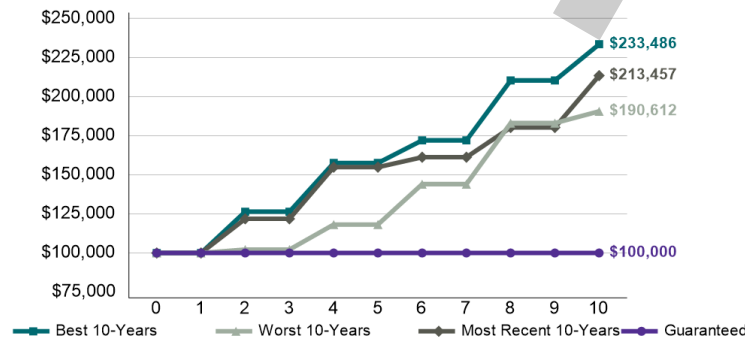
Barclays Focus50 Index 2-Year Point-To-Point Participation Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use Barclays Focus50 Index performance to calculate the values. These examples assume you allocated an initial premium of \$100,000 to the 2-Year Point-To-Point Participation Index Account on January 1st, you did not purchase the Income Rider, and you did not take any withdrawals during the period.

Best 10 Year Period			
1/1/2010 - 12/31/2019			
Annualized Return over the period: 8.85%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	22.01%	26.42%	\$126,417
3	0.00%	0.00%	\$126,417
4	20.53%	24.64%	\$157,568
5	0.00%	0.00%	\$157,568
6	7.65%	9.18%	\$172,037
7	0.00%	0.00%	\$172,037
8	18.56%	22.27%	\$210,344
9	0.00%	0.00%	\$210,344
10	9.17%	11.00%	\$233,486

Worst 10 Year Period			
1/1/2007 - 12/31/2016			
Annualized Return over the period: 6.66%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	1.82%	2.19%	\$102,185
3	0.00%	0.00%	\$102,185
4	13.06%	15.67%	\$118,198
5	0.00%	0.00%	\$118,198
6	18.21%	21.86%	\$144,033
7	0.00%	0.00%	\$144,033
8	22.59%	27.11%	\$183,078
9	0.00%	0.00%	\$183,078
10	3.43%	4.12%	\$190,612

Most Recent 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 7.88%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.00%	0.00%	\$100,000
2	18.21%	21.86%	\$121,857
3	0.00%	0.00%	\$121,857
4	22.59%	27.11%	\$154,890
5	0.00%	0.00%	\$154,890
6	3.43%	4.12%	\$161,265
7	0.00%	0.00%	\$161,265
8	9.82%	11.79%	\$180,272
9	0.00%	0.00%	\$180,272
10	15.34%	18.41%	\$213,457



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. The index performance shown prior to 5/31/19 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

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Comparison of Historical Periods

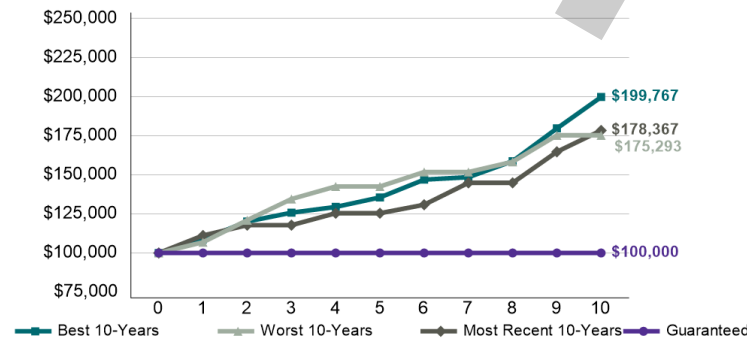
S&P MARC5 Index 1-Year Point-To-Point Participation Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P MARC5 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, you did not purchase the Income Rider, and you did not take any withdrawals during the period.

Best 10 Year Period			
1/1/2002 - 12/31/2011			
Annualized Return over the period: 7.16%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	8.79%	8.79%	\$108,788
2	10.42%	10.42%	\$120,124
3	4.71%	4.71%	\$125,778
4	2.93%	2.93%	\$129,464
5	4.69%	4.69%	\$135,539
6	8.40%	8.40%	\$146,917
7	1.07%	1.07%	\$148,493
8	6.91%	6.91%	\$158,759
9	13.17%	13.17%	\$179,673
10	11.18%	11.18%	\$199,767

Worst 10 Year Period			
1/1/2009 - 12/31/2018			
Annualized Return over the period: 5.77%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	6.91%	6.91%	\$106,913
2	13.17%	13.17%	\$120,998
3	11.18%	11.18%	\$134,529
4	5.95%	5.95%	\$142,537
5	-3.08%	0.00%	\$142,537
6	6.48%	6.48%	\$151,780
7	-2.92%	0.00%	\$151,780
8	4.32%	4.32%	\$158,335
9	10.71%	10.71%	\$175,293
10	-3.30%	0.00%	\$175,293

Most Recent 10 Year Period			
1/1/2011 - 12/31/2020			
Annualized Return over the period: 5.96%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	11.18%	11.18%	\$111,183
2	5.95%	5.95%	\$117,801
3	-3.08%	0.00%	\$117,801
4	6.48%	6.48%	\$125,440
5	-2.92%	0.00%	\$125,440
6	4.32%	4.32%	\$130,858
7	10.71%	10.71%	\$144,873
8	-3.30%	0.00%	\$144,873
9	13.70%	13.70%	\$164,723
10	8.28%	8.28%	\$178,367



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. 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.

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Comparison of Historical Periods Contract Values Based on Combined Allocations

These examples indicate how this account would have operated in three different 10-year periods. These examples assume an initial premium of \$100,000 was allocated as shown on page 2 of this illustration on January 1st, you did not purchase the Income Rider, and you did not take any withdrawals during the period.

Best 10 Year Period			Worst 10 Year Period			Most Recent 10 Year Period		
Annual Effective Rate: 5.98%			Annual Effective Rate: 4.64%			Annual Effective Rate: 5.34%		
End of Year	Credited Rate	Account Accumulation Value	End of Year	Credited Rate	Account Accumulation Value	End of Year	Credited Rate	Account Accumulation Value
1	2.20%	\$102,197	1	1.73%	\$101,728	1	2.80%	\$102,796
2	11.32%	\$113,766	2	4.00%	\$105,796	2	9.00%	\$112,045
3	4.31%	\$118,664	3	6.13%	\$112,282	3	3.11%	\$115,530
4	9.19%	\$129,570	4	7.04%	\$120,191	4	10.70%	\$127,894
5	1.17%	\$131,088	5	0.89%	\$121,260	5	0.00%	\$127,894
6	6.55%	\$139,672	6	9.22%	\$132,437	6	3.96%	\$132,963
7	2.50%	\$143,162	7	1.02%	\$133,782	7	4.96%	\$139,564
8	8.48%	\$155,305	8	8.52%	\$145,182	8	3.40%	\$144,316
9	6.05%	\$164,697	9	5.29%	\$152,859	9	6.32%	\$153,442
10	8.48%	\$178,660	10	2.96%	\$157,381	10	9.69%	\$168,303

Index	Best		Worst		Most Recent	
	Start Date	End Date	Start Date	End Date	Start Date	End Date
S&P 500	01/01/2011	12/31/2020	01/01/2001	12/31/2010	01/01/2011	12/31/2020
Barclays Focus50	01/01/2010	12/31/2019	01/01/2007	12/31/2016	01/01/2011	12/31/2020
S&P MARC5	01/01/2002	12/31/2011	01/01/2009	12/31/2018	01/01/2011	12/31/2020

It is likely that the Barclays Focus50 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. The index performance shown prior to 5/31/19 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

It is likely that the S&P MARC5 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. 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.

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Rider Selected: Single Lifetime Income
 Rider Charge: 0.95%

Benefit Start Year: 11
 Payout Factor: 4.00%

Income Rider Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Rollup Percentage	Rollup Amount	Benefit Base	Accumulation Value
1	56	100,000	0	0	950	3.00%	3,300	113,300	99,050
2	57	0	0	0	941	3.00%	3,399	116,699	98,109
3	58	0	0	0	932	3.00%	3,501	120,200	97,177
4	59	0	0	0	923	3.00%	3,606	123,806	96,254
5	60	0	0	0	914	3.00%	3,714	127,520	95,339
6	61	0	0	0	906	3.00%	3,826	131,346	94,434
7	62	0	0	0	897	3.00%	3,940	135,286	93,537
8	63	0	0	0	889	3.00%	4,059	139,345	92,648
9	64	0	0	0	880	3.00%	4,180	143,525	91,768
10	65	0	0	0	872	3.00%	4,306	147,831	90,896
11	66	0	0	5,913	807	0.00%	0	141,918	84,175
12	67	0	0	5,913	743	0.00%	0	136,004	77,519
13	68	0	0	5,913	680	0.00%	0	130,091	70,925
14	69	0	0	5,913	618	0.00%	0	124,178	64,394
15	70	0	0	5,913	556	0.00%	0	118,265	57,926
16	71	0	0	5,913	494	0.00%	0	112,351	51,518
17	72	0	0	5,913	433	0.00%	0	106,438	45,172
18	73	0	0	5,913	373	0.00%	0	100,525	38,886
19	74	0	0	5,913	313	0.00%	0	94,612	32,659
20	75	0	0	5,913	254	0.00%	0	88,698	26,492
30	85	0	0	5,913	0	0.00%	0	29,566	0
40	95	0	0	5,913	0	0.00%	0	0	0
45	100	0	0	5,913	0	0.00%	0	0	0

In the event of a Chronic Illness, Income Withdrawals may be increased to \$11,826 for up to five years based on rider values projected above.

Once you begin to take benefits, the annual benefit is fixed and it will not increase with age, rollup amounts, or resets. The annual benefit will decrease, however, if you withdraw more than your annual benefit in any year.

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Rider Selected: Single Lifetime Income
 Rider Charge: 0.95%

Benefit Start Year: 11
 Payout Factor: 4.00%

Income Rider Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Rollup Percentage	Rollup Amount	Benefit Base	Accumulation Value
1	56	100,000	0	0	977	5.80%	6,375	116,375	101,819
2	57	0	0	0	1,054	12.00%	13,962	130,338	109,926
3	58	0	0	0	1,077	6.11%	7,964	138,302	112,269
4	59	0	0	0	1,181	13.70%	18,950	157,252	123,103
5	60	0	0	0	1,169	3.00%	4,718	161,970	121,934
6	61	0	0	0	1,204	6.96%	11,279	173,249	125,562
7	62	0	0	0	1,252	7.96%	13,797	187,046	130,543
8	63	0	0	0	1,282	6.40%	11,980	199,026	133,705
9	64	0	0	0	1,351	9.32%	18,557	217,583	140,810
10	65	0	0	0	1,467	12.69%	27,602	245,184	152,981
11	66	0	0	9,807	1,400	0.00%	0	235,377	146,015
12	67	0	0	9,807	1,425	0.00%	0	225,569	148,622
13	68	0	0	9,807	1,353	0.00%	0	215,762	141,065
14	69	0	0	9,807	1,400	0.00%	0	205,955	146,017
15	70	0	0	9,807	1,294	0.00%	0	196,147	134,915
16	71	0	0	9,807	1,236	0.00%	0	186,340	128,866
17	72	0	0	9,807	1,184	0.00%	0	176,533	123,406
18	73	0	0	9,807	1,125	0.00%	0	166,725	117,287
19	74	0	0	9,807	1,082	0.00%	0	156,918	112,761
20	75	0	0	9,807	1,083	0.00%	0	147,110	112,873
30	85	0	0	9,807	508	0.00%	0	49,037	52,990
40	95	0	0	9,807	0	0.00%	0	0	0
45	100	0	0	9,807	0	0.00%	0	0	0

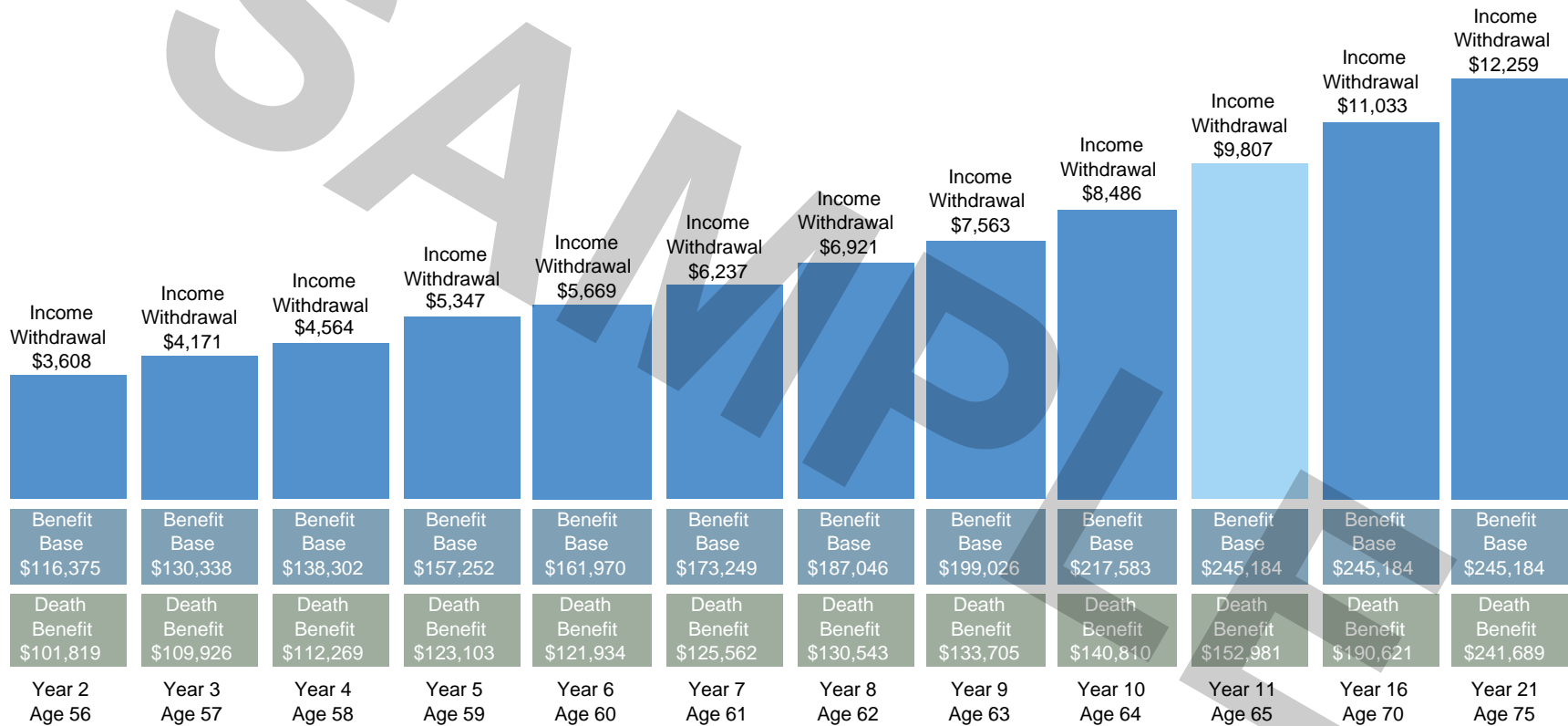
In the event of a Chronic Illness, Income Withdrawals may be increased to \$19,615 for up to five years based on rider values projected above.

Once you begin to take benefits, the annual benefit is fixed and it will not increase with age, rollup amounts, or resets. The annual benefit will decrease, however, if you withdraw more than your annual benefit in any year.

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Income Rider - The Power of Waiting to Start Income

The Benefit Base is used to determine your Income Withdrawal amount. It is determined by the premiums placed in your annuity, plus a 10% first-year bonus on premiums paid, compounded annually at 3.00% for up to 10 years. Delaying the start of Income Withdrawals generally results in a higher Income Withdrawal amount.



The values shown above are non-guaranteed. It is likely that the non-guaranteed elements will change, and actual results will be more or less favorable, but will not be less than the minimum guarantees. Any withdrawals taken prior to starting benefits will impact the illustrated values. Once you begin to take benefits, the annual benefit is fixed and it will not decrease unless you withdraw more than your annual benefit in any year.

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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	Connie Client
Gender	Female
Maturity Date	Age 100
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

Guaranteed Values

Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	8.96
Annuity Payment Amount	\$0.00

Non-Guaranteed Values

Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	9.61
Annuity Payment Amount	\$0.00

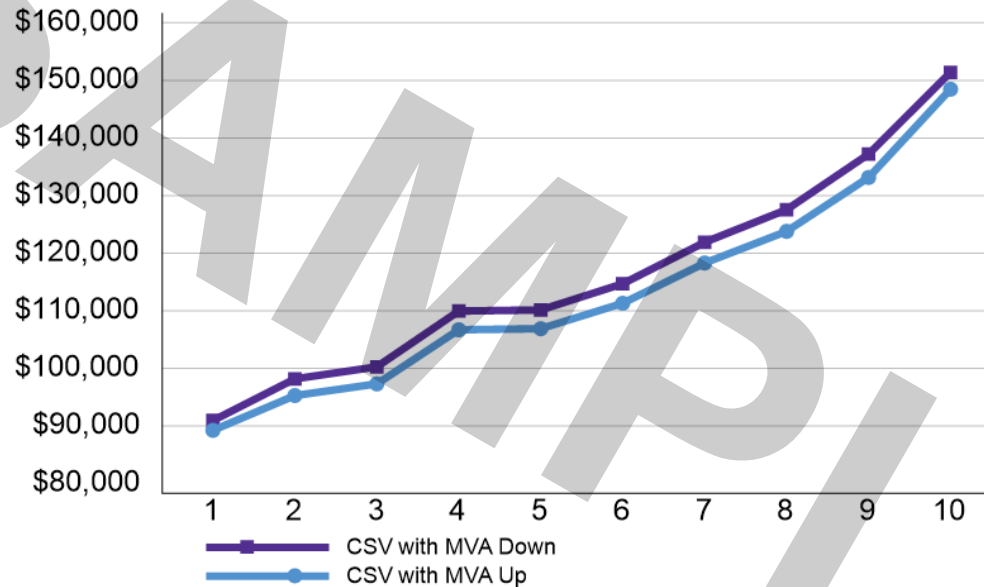
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MVA Impact on Surrender Value Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 2.50% and then increases to 3.50% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 1.50% 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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Prepared By: Andrew Agent
 Prepared For: Connie Client
 Gender, Age: Female, 55

Type of Funds: Non-Qualified
 Initial Premium: \$100,000

SUPPLEMENT - Hypothetical Best 10 Year Period Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Interest Earned	Accumulation Value	Cash Surrender Value	Death Benefit
1	56	100,000	0	0	971	2,197	101,226	89,079	101,226
2	57	0	0	0	1,071	11,459	111,614	98,221	111,614
3	58	0	0	0	1,106	4,806	115,314	101,476	115,314
4	59	0	0	0	1,196	10,598	124,716	109,750	124,716
5	60	0	0	0	1,199	1,462	124,979	111,231	124,979
6	61	0	0	0	1,265	8,184	131,897	118,707	131,897
7	62	0	0	0	1,284	3,296	133,909	123,196	133,909
8	63	0	0	0	1,380	11,358	143,887	135,254	143,887
9	64	0	0	0	1,450	8,702	151,139	145,093	151,139
10	65	0	0	0	1,558	12,814	162,395	159,147	162,395
11	66	0	0	10,394	1,479	3,734	154,256	154,256	154,256
12	67	0	0	10,394	1,546	18,920	161,236	161,236	161,236
13	68	0	0	10,394	1,487	5,665	155,020	155,020	155,020
14	69	0	0	10,394	1,522	15,548	158,653	158,653	158,653
15	70	0	0	10,394	1,426	1,890	148,722	148,722	148,722
16	71	0	0	10,394	1,407	9,810	146,731	146,731	146,731
17	72	0	0	10,394	1,321	2,727	137,743	137,743	137,743
18	73	0	0	10,394	1,336	13,295	139,308	139,308	139,308
19	74	0	0	10,394	1,294	7,255	134,876	134,876	134,876
20	75	0	0	10,394	1,290	11,345	134,536	134,536	134,536
30	85	0	0	10,394	902	8,359	94,037	94,037	94,037
40	95	0	0	10,394	243	2,344	25,354	25,354	25,354
45	100	0	0	10,394	0	0	0	0	0

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical performance over the Best 10 Year Period of each Index Account (see details starting on page 13). 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. Withdrawals are illustrated starting in year 11.

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.

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Option Selected: Single Lifetime Income
 Rider Charge: 0.95%

Benefit Start Year: 11
 Payout Factor: 4.00%

SUPPLEMENT - Hypothetical Best 10 Year Period Rider Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Income Withdrawal	Income Benefit Rider Charge	Rollup Percentage	Rollup Amount	Benefit Base	Accumulation Value
1	56	100,000	0	0	971	5.20%	5,717	115,717	101,226
2	57	0	0	0	1,071	14.32%	16,571	132,287	111,614
3	58	0	0	0	1,106	7.31%	9,664	141,952	115,314
4	59	0	0	0	1,196	12.19%	17,304	159,256	124,716
5	60	0	0	0	1,199	4.17%	6,644	165,900	124,979
6	61	0	0	0	1,265	9.55%	15,840	181,740	131,897
7	62	0	0	0	1,284	5.50%	9,994	191,734	133,909
8	63	0	0	0	1,380	11.48%	22,015	213,749	143,887
9	64	0	0	0	1,450	9.05%	19,339	233,088	151,139
10	65	0	0	0	1,558	11.48%	26,754	259,842	162,395
11	66	0	0	10,394	1,479	0.00%	0	249,449	154,256
12	67	0	0	10,394	1,546	0.00%	0	239,055	161,236
13	68	0	0	10,394	1,487	0.00%	0	228,661	155,020
14	69	0	0	10,394	1,522	0.00%	0	218,268	158,653
15	70	0	0	10,394	1,426	0.00%	0	207,874	148,722
16	71	0	0	10,394	1,407	0.00%	0	197,480	146,731
17	72	0	0	10,394	1,321	0.00%	0	187,086	137,743
18	73	0	0	10,394	1,336	0.00%	0	176,693	139,308
19	74	0	0	10,394	1,294	0.00%	0	166,299	134,876
20	75	0	0	10,394	1,290	0.00%	0	155,905	134,536
30	85	0	0	10,394	902	0.00%	0	51,968	94,037
40	95	0	0	10,394	243	0.00%	0	0	25,354
45	100	0	0	10,394	0	0.00%	0	0	0

In the event of a Chronic Illness, Income Withdrawals may be increased to \$20,787 for up to five years based on rider values projected above.

Once you begin to take benefits, the annual benefit is fixed and it will not increase with age, rollup amounts, or resets. The annual benefit will decrease, however, if you withdraw more than your annual benefit in any year. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical performance over the Best 10 Year Period of each Index Account (see details starting on page 13).

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SUPPLEMENT - Hypothetical Best 10 Year Period Income Rider - The Power of Waiting to Start Income

The Benefit Base is used to determine your Income Withdrawal amount. It is determined by the premiums placed in your annuity, plus a 10% first-year bonus on premiums paid, compounded annually at 3.00% for up to 10 years. Delaying the start of Income Withdrawals generally results in a higher Income Withdrawal amount.

SAMPLE

The values shown above are non-guaranteed. It is likely that the non-guaranteed elements will change, and actual results will be more or less favorable, but will not be less than the minimum guarantees. Any withdrawals taken prior to starting benefits will impact the illustrated values. Once you begin to take benefits, the annual benefit is fixed and it will not decrease unless you withdraw more than your annual benefit in any year. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical performance over the Best 10 Year Period of each Index Account (see details starting on page 13).

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Disclosure Page

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