## **EquiTrust Annuity All Product Summary**

## **Index Annuities**

Index Annuities	Bonus	Account Options	Current Rates (as of 3/1/2022)	Surrender Charges		Ages	Premium	Riders
		1-Year Interest	1.40%				First Year Only	
		S&P 500 1-Year Point-to-Point Cap	2.75%			0-75		Income Rider with
		S&P 500 1-Year Monthly Average Cap	3.00%				<u>Minimum</u>	
	10%	S&P 500 1-Year Monthly Average Participation	35.00%	1-	4 Years <sup>3</sup>		\$10,000 NQ/Q	Chronic-Illness
	of premium	S&P 500 1-Year Monthly Cap	1.25%	20, 20, 19, 19, 1	8, 17, 16, 14, 12, 10, 8,		<u>Maximum</u>	Doubler,
	in year 1	S&P 500 2-Year Monthly Average Cap	5.00%	6	6, 4, 2%		\$1 Million <sup>1</sup>	Nursing Home Waiver,
		Focus50 1-Year Point-to-Point Participation	55.00%					Terminal Illness
MarketPower		Focus50 2-Year Point-to-Point Participation	70.00%				\$2,000 Additional	1011111101
Bonus Index®		MARC 5% 1-Year Point-to-Point Participation	60.00%	MP4L L			I MARKE I I	. 5:1
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
	Premium, pl	us any applicable Premium Bonus, compounded at 6.00% annually	Lifetime income based on the Benefit Base, multiplied by	May begin anytime after 1st contract	Must be elected at issue. Owner & annuitant must be	40-75	3.50% at Age 65 for Single Life Refer to MarketPower Agent	Annual Fee of 1.25% of the
		for up to 10 years	the Income Withdrawal Percentage	year and age 50	same person to elect unless owner is non-natural.	40 70	Guide (ET-MPP-1102) for additional Income Withdrawal Percentages	Accumulation Value
		1-Year Interest	1.25%				Flexible	
		S&P 500 1-Year Point-to-Point Cap	2.50%	]				Return of
		S&P 500 1-Year Monthly Average Cap	2.75%				<u>Minimum</u>	Premium, Income
	6%	S&P 500 1-Year Monthly Average Participation	30.00%	1	0 Years <sup>3</sup>		\$10,000 NQ	Rider with
	of premium	S&P 500 1-Year Monthly Cap	1.20%	10, 10	), 10, 10, 8.5,	0-80	\$5,000 Q	Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
	in	S&P 500 1-1ear Monthly Cap S&P 500 2-Year Monthly Average Cap	5.00%	7, 5.	5, 4, 3, 1.5%		<u>Maximum</u>	
	years 1-5						\$ 1 Million <sup>1</sup>	
		Focus50 1-Year Point-to-Point Participation	50.00%					
MarketTen		Focus50 2-Year Point-to-Point Participation	65.00%				\$2,000 Additional	
Bonus Index®		MARC 5% 1-Year Point-to-Point Participation	55.00%					
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
	Premium, pl	us any applicable Premium Bonus, compounded at 5.00% annually for up to 10 years	Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	3.50% at Age 65 for Single Life Refer to MarketTen Bonus Agent Guide (ET-M10-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.00% of the Accumulation Value
		1-Year Interest	2.75%		io non natural.		Flexible	
		S&P 500 1-Year Point-to-Point Cap	5.00%				TICKIDIC	
		S&P 500 1-Year Point-to-Point Participation	35.00%	10 Years <sup>3</sup> 12, 12, 12, 12, 11 10, 8, 6, 4, 2%			Minimum \$10,000 NQ/Q Maximum \$1 Million <sup>1</sup>	Income Rider with Chronic-Illness Doubler, Nursing Home
		S&P 500 1-Year Monthly Average Cap	5.50%					
		S&P 500 1-Year Monthly Average Participation	65.00%			0-80		
		S&P 500 1-Year Monthly Cap	2.00%					
		S&P 500 2-Year Monthly Average Cap	12.00%	l			ψ i iviililori	Waiver,
		Focus50 1-Year Point-to-Point Participation	100.00%				·	Waiver, Terminal Illness
MarketValue		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	100.00% 130.00%				\$2,000 Additional	,
MarketValue Index <sup>®</sup>		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation	100.00% 130.00% 105.00%	Withdrawal			·	
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	100.00% 130.00% 105.00% Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	\$2,000 Additional	Terminal Illness
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation	100.00% 130.00% 105.00%		Issue Requirements  Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	<b>Ages</b> 40-80	\$2,000 Additional	Terminal Illness Income Rider
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal	May begin anytime after 1st contract year and	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income	Income Rider Charge  Annual Fee of 0.95% of the Accumulation
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years	100.00% 130.00% 105.00%  Income Withdrawals  Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Income Rider Charge  Annual Fee of 0.95% of the Accumulation
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60%	May begin anytime after 1st contract year and	Must be elected at issue. Owner & annuitant must be same person to elect unless owner		\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EL-1102) for additional Income Withdrawal Percentages  Flexible  Minimum	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.		\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler,
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home
		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Cap S&P 500 2-Year Monthly Cap S&P 500 2-Year Monthly Cap	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> ,
Index <sup>©</sup>		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home
Index <sup>®</sup>		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million <sup>1</sup>	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> ,
Index <sup>©</sup>		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation	100.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00%	Availability  May begin anytime after 1st contract year and age 50	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million <sup>1</sup>	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> ,
Index <sup>®</sup>		Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap Focus50 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation	100.00% 130.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00% 125.00%	Availability  May begin anytime after 1st contract year and age 50  7  9, 8, 7, 6.	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.  Years <sup>3</sup> 5, 5.5, 4.5, 3.5%	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million 1  \$2,000 Additional  Income Withdrawal Percentage	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> , Terminal Illness
Index <sup>®</sup>	on first-year	Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap Focus50 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation Focus50 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider	100.00% 130.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00% 125.00% Income Withdrawals	Availability  May begin anytime after 1st contract year and age 50  9, 8, 7, 6.  Withdrawal Availability  May begin	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.  Years <sup>3</sup> 5, 5.5, 4.5, 3.5%  Issue Requirements	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million¹ \$2,000 Additional  Income Withdrawal Percentage  4.05% at Age 65	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> , Terminal Illness  Income Rider Charge  Annual Fee of
Index <sup>®</sup>	on first-year	Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider	100.00% 130.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	Availability  May begin anytime after 1st contract year and age 50  7  9, 8, 7, 6.  Withdrawal Availability  May begin anytime after	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.  Years <sup>3</sup> 5, 5.5, 4.5, 3.5%  Issue Requirements  Must be elected at issue. Owner & annuitant must be	40-80 0-85	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million 1  \$2,000 Additional  Income Withdrawal Percentage  4.05% at Age 65 for Single Life See MarketSeven	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> , Terminal Illness  Income Rider Charge  Annual Fee of 1.25% of the
Index <sup>®</sup>	on first-year	Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap Focus50 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider  Premium, plus 7% Benefit Base Bonus premium, compounded at 7.00% annually for up to	100.00% 130.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income	Availability  May begin anytime after 1st contract year and age 50  9, 8, 7, 6.  Withdrawal Availability  May begin anytime after 1st contract	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.  Years <sup>3</sup> 5, 5.5, 4.5, 3.5%  Issue Requirements  Must be elected at issue. Owner & annuitant must be same person to elect	40-80	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to Market/Value Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million¹ \$2,000 Additional  Income Withdrawal Percentage  4.05% at Age 65 for Single Life See MarketSeven Agent Guide (ET-MSI-1102)	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> , Terminal Illness  Income Rider Charge  Annual Fee of 1.25% of the Accumulation
Index <sup>®</sup>	on first-year	Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation  Optional Income Rider  Premium, plus 10% Benefit Base Bonus premium, accumulated at 3.00% plus credited rate for up to 10 years  1-Year Interest S&P 500 1-Year Point-to-Point Cap S&P 500 1-Year Point-to-Point Participation S&P 500 1-Year Monthly Average Cap S&P 500 1-Year Monthly Average Participation S&P 500 1-Year Monthly Average Cap S&P 500 2-Year Monthly Average Cap Focus50 1-Year Monthly Average Cap Focus50 1-Year Point-to-Point Participation Focus50 2-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation MARC 5% 1-Year Point-to-Point Participation Optional Income Rider	100.00% 130.00% 130.00% 105.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage 2.60% 4.75% 30.00% 5.25% 55.00% 1.90% 11.00% 95.00% 100.00% Income Withdrawals Lifetime income based on the Benefit Base, multiplied by	Availability  May begin anytime after 1st contract year and age 50  7  9, 8, 7, 6.  Withdrawal Availability  May begin anytime after	Must be elected at issue. Owner & annuitant must be same person to elect unless owner is non-natural.  Years <sup>3</sup> 5, 5.5, 4.5, 3.5%  Issue Requirements  Must be elected at issue. Owner & annuitant must be	40-80 0-85	\$2,000 Additional  Income Withdrawal Percentage  4.00% at Age 65 for Single Life Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages  Flexible  Minimum \$10,000 NQ/Q Maximum \$1 Million 1  \$2,000 Additional  Income Withdrawal Percentage  4.05% at Age 65 for Single Life See MarketSeven	Income Rider Charge  Annual Fee of 0.95% of the Accumulation Value  Income Rider with Chronic-Illness Doubler, Nursing Home Waiver <sup>4</sup> , Terminal Illness  Income Rider Charge  Annual Fee of 1.25% of the

<sup>•</sup> Minimum Guaranteed Rates for Index Annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Part: 10%; 1-Year Monthly Avg Cap: 1.00%; 1-Year Monthly Avg Part: 10.00%; 1-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 1-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 1-Year Barclays Focus50 Part: 10%;



<sup>•</sup> Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+

## **Rate Buy-Up Index Annuities**

Rate Buy-Up Index Annuities	Bonus	Account Options	Current Rates (as of 3/1/2022)	Annual Fee	Surrender Charges	Ages	Premium	Riders
		1-Year Interest 1.60% -					First Year Only	
		Index Accounts with No Fee				Nursing Home		
		S&P 500 1-Year Point-to-Point Cap	3.00%	-			<u>Minimum</u>	Waiver
MarketForce Bonus	8% of	MARC 5% 1-Year Point-to-Point Participation	70.00%	-	10 years		\$10,000 NQ/Q	Terminal
Index <sup>TM</sup>	premium in	Rate Buy-Up Index Accounts with Annual Fee			16, 14.5, 13, 11.5, 9.5,	0-80	<u>Maximum</u>	Illness
index	year 1	S&P 500 1-Year Point-to-Point Cap with Fee	6.00%	1.50%	8, 6.5, 5, 3, 1%		\$1,000,000 <sup>1</sup>	
		S&P 500 1-Year Point-to-Point Participation with Fee	40.00%	1.50%			\$2,000 Additional	Income Rider Not Available
		Focus50 1-Year Point-to-Point Participation with Fee	120.00%	1.50%				
		MARC 5% 1-Year Point-to-Point Participation with Fee	130.00%	1.50%				
		1-Year Interest 2.60% -		-			Flexible	
		Index Accounts with No Fee	1			Nursing Home		
		S&P 500 1-Year Point-to-Point Cap	4.75%	-			<u>Minimum</u>	Waiver
		MARC 5% 1-Year Point-to-Point Participation	100.00%	-	10 years <sup>2</sup>		\$10,000 NQ/Q	Terminal
MarketMax Index <sup>™</sup>		Rate Buy-Up Index Accounts with Annual Fee			9, 8, 7, 6.5, 5.5, 4.5,	0-80	<u>Maximum</u>	Illness
		S&P 500 1-Year Point-to-Point Cap with Fee	9.00%	1.00%	3.5, 2.5, 1.5, 0.5%		\$1,000,000 <sup>1</sup>	
		S&P 500 1-Year Point-to-Point Participation with Fee	45.00%	1.00%				Income Rider
		Focus50 1-Year Point-to-Point Participation with Fee	140.00%	1.00%			\$2,000 Additional	Not Available
		MARC 5% 1-Year Point-to-Point Participation with Fee	150.00%	1.00%				

## **Fixed Annuities**

I	Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 3/1/2022)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
I	Certainty Select <sup>®</sup>	0-90	3 Years	1.40%	Single	10,10,9% <sup>3</sup>	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver <sup>4</sup> , Terminal Illness
ı			5 Years	2.25%	Minimum	10,10,9,9,8% <sup>3</sup>			
ı			6 Years	2.50%	\$10,000 NQ/Q <u>Maximum</u>	10,10,9,9,8,8% <sup>3</sup>			
ı			8 Years	2.55%		10,10,9,9,8,8,7,7%3			
L			10 Years	2.60%	\$ 1 Million <sup>1</sup>	10,10,9,9,8,8,7,7,6,5%3			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 3/1/2022) Year 1	Premiums	MVA Surrender Charges		Free Withdrawals	Riders	
ChoiceFour® (Base Contract)		None	2.75%	First Year Only	None	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest		
ChoiceFour <sup>®</sup> (MVA)		1.50%	1.50% 2.75% Minimum	Minimum	Yes	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home	
ChoiceFour® (Liquidity)	0-85	None	2.25%	\$10,000 NQ/Q		6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Waiver <sup>4</sup> , Terminal Illness	
ChoiceFour® (Liquidity + MVA)			2.25%	Ţ : <b></b>	Yes	6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+		

Single Premium		Annuity Options	\$100,000 Premium		Minimum	B			
Immediate Annuity	Ages		Current Rates (as of 3/1/2022)	Monthly Payment	Payment	Payment Modes	Premium	Additional Notes	
			5-Year Fixed Period	\$1,673.20		Annually Annually	Single	Payments may	
	0-90	Fixed Period 5-20 Years	10-Year Fixed Period	\$926.86	\$100		Minimum \$30,000 NQ/Q	vary in states with Premium Tax: CA, CO	
Confidence			15-Year Fixed Period	\$675.65					
Income Annuity®			20-Year Fixed Period	\$551.20				ME, NV, SD, WY	
income Annuity		Single & Joint Life	Life Only - Male 65	\$499.71			Maximum		
			Life Only - Female 65	\$453.00			\$ 1 Million <sup>1</sup>	Life payments may vary by qualified type	
			Joint Life - M65 / F65	\$398.58					

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.

1 Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval. After year 1, \$250,000 per contract year for MarketTen Bonus, MarketValue, MarketSeven and MarketMax <sup>2</sup>By Current Company Practice

<sup>3</sup>May vary by state

<sup>4</sup>Available through age 80

Minimum Guaranteed Contract Values
MarketPower, MarketValue, MarketSeven: 87.5% at 2%
MarketForce, MarketMax: 87.5% at 1%
MarketFore Bonus: 100% at 1% less Surrender Charges
ChoiceFour: 100% at 1% less Surrender Charges Certainty Select: 87.5% at 2%

