

EquiTrust Annuity All Product Summary

Index Annuities

Index Annuities	Bonus	Account Options	Current Rates (as of 1/13/2022)	Surrender Charges	Ages	Premium	Riders
MarketPower Bonus Index®	10% of premium in year 1	1-Year Interest	1.10%	20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%	0-75	First Year Only	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	2.25%				
		S&P 500 1-Year Monthly Average Cap	2.50%				
		S&P 500 1-Year Monthly Average Participation	35.00%				
		S&P 500 1-Year Monthly Cap	1.10%				
		S&P 500 2-Year Monthly Average Cap	4.00%				
		Focus50 1-Year Point-to-Point Participation	50.00%				
		Focus50 2-Year Point-to-Point Participation	60.00%				
		MARC 5% 1-Year Point-to-Point Participation	55.00%				
	Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage
Premium, plus any applicable Premium Bonus, compounded at 6.00% 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.	40-75	3.50% at Age 65 for Single Life <small>Refer to MarketPower Agent Guide (ET-MPP-1102) for additional Income Withdrawal Percentages</small>	Annual Fee of 1.25% of the Accumulation Value
MarketTen Bonus Index®	6% of premium in years 1-5	1-Year Interest	1.00%	10 Years ³ 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%	0-80	Flexible	Return of Premium, Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	2.00%				
		S&P 500 1-Year Monthly Average Cap	2.25%				
		S&P 500 1-Year Monthly Average Participation	20.00%				
		S&P 500 1-Year Monthly Cap	1.10%				
		S&P 500 2-Year Monthly Average Cap	4.00%				
		Focus50 1-Year Point-to-Point Participation	35.00%				
		Focus50 2-Year Point-to-Point Participation	50.00%				
		MARC 5% 1-Year Point-to-Point Participation	40.00%				
	Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage
Premium, plus 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 <small>Refer to MarketTen Bonus Agent Guide (ET-M10-1102) for additional Income Withdrawal Percentages</small>	Annual Fee of 1.00% of the Accumulation Value
MarketValue Index®	10% of premium in year 1	1-Year Interest	2.50%	10 Years ³ 12, 12, 12, 12, 11, 10, 8, 6, 4, 2%	0-80	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	4.50%				
		S&P 500 1-Year Point-to-Point Participation	35.00%				
		S&P 500 1-Year Monthly Average Cap	5.50%				
		S&P 500 1-Year Monthly Average Participation	65.00%				
		S&P 500 1-Year Monthly Cap	1.85%				
		S&P 500 2-Year Monthly Average Cap	12.00%				
		Focus50 1-Year Point-to-Point Participation	95.00%				
		Focus50 2-Year Point-to-Point Participation	125.00%				
	MARC 5% 1-Year Point-to-Point Participation	100.00%					
Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
Premium, plus 10% Benefit Base Bonus on first-year premium, accumulated at 3.00% plus credited rate 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	4.00% at Age 65 for Single Life <small>Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages</small>	Annual Fee of 0.95% of the Accumulation Value
MarketSeven Index®	7% of premium in year 1	1-Year Interest	2.40%	7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ⁴ , Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	4.25%				
		S&P 500 1-Year Point-to-Point Participation	30.00%				
		S&P 500 1-Year Monthly Average Cap	4.75%				
		S&P 500 1-Year Monthly Average Participation	55.00%				
		S&P 500 1-Year Monthly Cap	1.90%				
		S&P 500 2-Year Monthly Average Cap	10.00%				
		Focus50 1-Year Point-to-Point Participation	90.00%				
		Focus50 2-Year Point-to-Point Participation	120.00%				
	MARC 5% 1-Year Point-to-Point Participation	95.00%					
Optional Income Rider		Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge
Premium, plus 7% Benefit Base Bonus on first-year premium, compounded at 7.00% annually for up to 7 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.	40-85	4.05% at Age 65 for Single Life <small>See MarketSeven Agent Guide (ET-MSI-1102) for additional Income Withdrawal Percentages</small>	Annual Fee of 1.25% of the Accumulation Value

* 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 Monthly Cap: 0.50%; 2-Year Monthly Avg Cap: 3.00%; 1-Year Barclays Focus50 Part: 10%; 2-Year Barclays Focus50 Part: 10%; 1-Year S&P MARCS Part: 10%

* 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 1/13/2022)	Annual Fee	Surrender Charges	Ages	Premium	Riders
MarketForce Bonus Index™	8% of premium in year 1	1-Year Interest	1.25%	-	10 years 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1%	0-80	First Year Only	Nursing Home Waiver Terminal Illness Income Rider Not Available
		Index Accounts with No Fee					Minimum \$10,000 NQ/Q	
		S&P 500 1-Year Point-to-Point Cap	2.25%	-			Maximum \$1,000,000 ¹	
		MARC 5% 1-Year Point-to-Point Participation	55.00%	-			\$2,000 Additional	
		Rate Buy-Up Index Accounts with Annual Fee						
		S&P 500 1-Year Point-to-Point Cap with Fee	5.00%	1.50%				
		S&P 500 1-Year Point-to-Point Participation with Fee	40.00%	1.50%				
		Focus50 1-Year Point-to-Point Participation with Fee	105.00%	1.50%				
MARC 5% 1-Year Point-to-Point Participation with Fee	115.00%	1.50%						
MarketMax Index™		1-Year Interest	2.25%	-	10 years ² 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	0-80	Flexible	Nursing Home Waiver Terminal Illness Income Rider Not Available
		Index Accounts with No Fee					Minimum \$10,000 NQ/Q	
		S&P 500 1-Year Point-to-Point Cap	4.00%	-			Maximum \$1,000,000 ¹	
		MARC 5% 1-Year Point-to-Point Participation	95.00%	-			\$2,000 Additional	
		Rate Buy-Up Index Accounts with Annual Fee						
		S&P 500 1-Year Point-to-Point Cap with Fee	8.50%	1.00%				
		S&P 500 1-Year Point-to-Point Participation with Fee	45.00%	1.00%				
		Focus50 1-Year Point-to-Point Participation with Fee	125.00%	1.00%				
MARC 5% 1-Year Point-to-Point Participation with Fee	135.00%	1.00%						

Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 1/13/2022)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
Certainty Select®	0-90	3 Years	1.20%	Single	10,10,9% ³	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver ⁴ , Terminal Illness
		5 Years	1.80%	Minimum \$10,000 NQ/Q	10,10,9,9,8% ³			
		6 Years	2.00%	Maximum \$1 Million ¹	10,10,9,9,8,8,7% ³			
		8 Years	2.10%		10,10,9,9,8,8,7,7% ³			
		10 Years	2.20%		10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 4/14/21) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour® (Base Contract)	0-85	None	2.60%	First Year Only	None	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver ⁴ , Terminal Illness
ChoiceFour® (MVA)		1.50%	2.60%	Minimum \$10,000 NQ/Q Maximum \$1 Million ¹	Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	2.00%		None	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	
ChoiceFour® (Liquidity + MVA)		1.50%	2.00%		Yes	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	

Single Premium Immediate Annuity	Ages	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Premium	Additional Notes
			Current Rates (as of 1/13/2022)	Monthly Payment				
Confidence Income Annuity®	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,671.15	\$100	Monthly Quarterly Semi-Annually Annually	Single	Payments may vary in states with Premium Tax: CA, CO ME, NV, SD, WY
			10-Year Fixed Period	\$907.59			Minimum \$30,000 NQ/Q	
			15-Year Fixed Period	\$662.15			Maximum \$1 Million ¹	
			20-Year Fixed Period	\$544.11				
	0-85	Single & Joint Life	Life Only - Male 65	\$486.27			Life payments may vary by qualified type	
			Life Only - Female 65	\$439.97				
		Joint Life - M65 / F65	\$386.13					

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.

¹Maximum 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

²By Current Company Practice

³May vary by state

⁴Available through age 80

Minimum Guaranteed Contract Values

MarketPower, MarketValue, MarketSeven: 87.5% at 2%

MarketForce, MarketMax: 87.5% at 1%

MarketTen Bonus: 100% at 1% less Surrender Charges

ChoiceFour: 100% at 1% less Surrender Charges

Certainty Select: 87.5% at 2%

