

EquiTrust Annuity All Product Summary

Index Annuities

Index Annuities	Bonus	Account Options	Current Rates (as of 6/22/2022)	Surrender Charges	Ages	Premium	Riders
MarketPower Bonus Index®	10% of premium in year 1	1-Year Interest	3.00%	14 Years ³ 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%	0-75	First Year Only	Income Rider with Chronic-Illness Doublor, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	6.00%				
		S&P 500 1-Year Monthly Average Cap	6.50%				
		S&P 500 1-Year Monthly Average Participation	45.00%				
		S&P 500 1-Year Monthly Cap	2.25%				
		S&P 500 2-Year Monthly Average Cap	14.00%				
		Focus50 1-Year Point-to-Point Participation	115.00%				
		Focus50 2-Year Point-to-Point Participation	150.00%				
		MARC 5% 1-Year Point-to-Point Participation	130.00%				
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage
	Premium plus 10% Premium Bonus, compounded at 9.00% 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 Refer to MarketPower Agent Guide (ET-MPP-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value
MarketTen Bonus Index®	6% of premium in years 1-5	1-Year Interest	3.20%	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 Doublor, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	6.00%				
		S&P 500 1-Year Monthly Average Cap	6.50%				
		S&P 500 1-Year Monthly Average Participation	45.00%				
		S&P 500 1-Year Monthly Cap	2.35%				
		S&P 500 2-Year Monthly Average Cap	15.00%				
		Focus50 1-Year Point-to-Point Participation	120.00%				
		Focus50 2-Year Point-to-Point Participation	165.00%				
		MARC 5% 1-Year Point-to-Point Participation	140.00%				
		Optional Income Rider	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage
	Premium plus 6% Premium Bonus, compounded at 9.00% 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
MarketValue Index®	10% of premium in years 1-5	1-Year Interest	4.00%	10 Years ³ 12, 12, 12, 12, 11 10, 8, 6, 4, 2%	0-80	Flexible	Income Rider with Chronic-Illness Doublor, Nursing Home Waiver, Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	8.00%				
		S&P 500 1-Year Point-to-Point Participation	37.00%				
		S&P 500 1-Year Monthly Average Cap	9.00%				
		S&P 500 1-Year Monthly Average Participation	70.00%				
		S&P 500 1-Year Monthly Cap	2.75%				
		S&P 500 2-Year Monthly Average Cap	20.00%				
		Focus50 1-Year Point-to-Point Participation	150.00%				
		Focus50 2-Year Point-to-Point Participation	200.00%				
	MARC 5% 1-Year Point-to-Point Participation	175.00%					
	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 Refer to MarketValue Agent Guide (ET-EIA-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.95% of the Accumulation Value
MarketSeven Index®	7% of premium in years 1-5	1-Year Interest	4.15%	7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible	Income Rider with Chronic-Illness Doublor, Nursing Home Waiver ⁴ , Terminal Illness
		S&P 500 1-Year Point-to-Point Cap	8.00%				
		S&P 500 1-Year Point-to-Point Participation	37.00%				
		S&P 500 1-Year Monthly Average Cap	9.00%				
		S&P 500 1-Year Monthly Average Participation	65.00%				
		S&P 500 1-Year Monthly Cap	2.85%				
		S&P 500 2-Year Monthly Average Cap	20.00%				
		Focus50 1-Year Point-to-Point Participation	150.00%				
		Focus50 2-Year Point-to-Point Participation	200.00%				
	MARC 5% 1-Year Point-to-Point Participation	175.00%					
	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 See MarketSeven Agent Guide (ET-MSI-1102) for additional Income Withdrawal Percentages	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 6/22/2022)	Annual Fee	Surrender Charges	Ages	Premium	Riders
MarketForce Bonus Index™	8% of premium in year 1	1-Year Interest	3.15%	-	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						
		S&P 500 1-Year Point-to-Point Cap	6.00%	-				
		MARC 5% 1-Year Point-to-Point Participation	135.00%	-				
		Rate Buy-Up Index Accounts with Annual Fee						
		S&P 500 1-Year Point-to-Point Cap with Fee	9.00%	1.50%				
		S&P 500 1-Year Point-to-Point Participation with Fee	42.00%	1.50%				
		Focus50 1-Year Point-to-Point Participation with Fee	170.00%	1.50%				
MarketMax Index™		1-Year Interest	4.00%	-	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						
		S&P 500 1-Year Point-to-Point Cap	7.50%	-				
		MARC 5% 1-Year Point-to-Point Participation	170.00%	-				
		Rate Buy-Up Index Accounts with Annual Fee						
		S&P 500 1-Year Point-to-Point Cap with Fee	12.00%	1.00%				
		S&P 500 1-Year Point-to-Point Participation with Fee	47.00%	1.00%				
		Focus50 1-Year Point-to-Point Participation with Fee	180.00%	1.00%				
		210.00%	1.00%					

Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 6/22/2022)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
Certainty Select®	0-90	3 Years	3.10%	Single	10,10,9% ³	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver ⁴ , Terminal Illness
		5 Years	4.00%	Minimum	10,10,9,9,8% ³			
		6 Years	4.20%	\$10,000 NQ/Q	10,10,9,9,8,8% ³			
		8 Years	4.25%	Maximum	10,10,9,9,8,8,7,7% ³			
		10 Years	4.30%	\$ 1 Million ¹	10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 6/22/2022) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour® (Base Contract)	0-85	None	4.50%	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%	4.50%	Minimum	Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	4.00%	\$10,000 NQ/Q Maximum \$ 1 Million ¹	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%	4.00%		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 6/22/2022)	Monthly Payment				
Confidence Income Annuity®	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,741.28	\$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	\$996.72				
			15-Year Fixed Period	\$749.75				
			20-Year Fixed Period	\$624.46				
	0-85	Single & Joint Life	Life Only - Male 65	\$585.76			Minimum	
			Life Only - Female 65	\$536.94			\$30,000 NQ/Q	
		Joint Life - M65 / F65	\$474.01	Maximum	\$ 1 Million ¹	Life payments may vary by qualified type		

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%

