

EquiTrust annuity all product summary

INDEX ANNUITIES



| Index Annuities | Bonus | Account Options | Current Rates (as of 11/9/2022) | Surrender Charges | Ages | Premium | Riders |
|--|---|---|--|---|---------------------------|---|---|
| MarketPower Bonus Index® | 10% of premium in year 1 | 1-Year Interest | 4.00% | 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 Doubler, Nursing Home Waiver, Terminal Illness |
| | | S&P 500 1-Year Point-to-Point Cap | 8.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 8.50% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 55.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 2.75% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 18.00% | | | | |
| | | 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 |
| Premium plus 10% 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 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 year 1-5 | 1-Year Interest | 4.00% | 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 | 8.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 8.50% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 55.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 2.75% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 18.00% | | | | |
| | | 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 |
| Premium plus 6% 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 |
| MarketValue Index® | | 1-Year Interest | 5.15% | 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 | 10.50% | | | | |
| | | S&P 500 1-Year Point-to-Point Participation | 41.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 12.00% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 70.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 3.10% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 20.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 175.00% | | | | |
| | | Focus50 2-Year Point-to-Point Participation | 225.00% | | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 200.00% | | | | | |
| 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® | | 1-Year Interest | 5.00% | 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, Terminal Illness |
| | | S&P 500 1-Year Point-to-Point Cap | 10.00% | | | | |
| | | S&P 500 1-Year Point-to-Point Participation | 40.00% | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 11.00% | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 65.00% | | | | |
| | | S&P 500 1-Year Monthly Cap | 3.00% | | | | |
| | | S&P 500 2-Year Monthly Average Cap | 20.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation | 170.00% | | | | |
| | | Focus50 2-Year Point-to-Point Participation | 220.00% | | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 195.00% | | | | | |
| 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 Refer to 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 11/9/2022) | Annual Fee | Surrender Charges | Ages | Premium | Riders |
|--|-------------------------|--|---------------------------------|------------|--|------|--|---|
| MarketForce Bonus Index™ | 8% of premium in year 1 | 1-Year Interest | 4.00% | - | 10 Years ³ 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 | 8.00% | - | | | Minimum \$10,000 NQ/Q | |
| | | MARC 5% 1-Year Point-to-Point Participation | 175.00% | - | | | Maximum \$1 Million ¹ | |
| | | Rate Buy-Up Index Accounts with Annual Fee | | | | | \$2,000 Additional | |
| | | S&P 500 1-Year Point-to-Point Cap with Fee | 11.00% | 1.50% | | | | |
| | | S&P 500 1-Year Point-to-Point Participation with Fee | 45.00% | 1.50% | | | | |
| | | Focus50 1-Year Point-to-Point Participation with Fee | 200.00% | 1.50% | | | | |
| MARC 5% 1-Year Point-to-Point Participation with Fee | 225.00% | 1.50% | | | | | | |
| MarketMax Index™ | - | 1-Year Interest | 5.00% | - | 10 Years ³ 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 | 10.00% | - | | | Minimum \$10,000 NQ/Q | |
| | | MARC 5% 1-Year Point-to-Point Participation | 200.00% | - | | | Maximum \$1 Million ¹ | |
| | | Rate Buy-Up Index Accounts with Annual Fee | | | | | \$2,000 Additional | |
| | | S&P 500 1-Year Point-to-Point Cap with Fee | 13.00% | 1.00% | | | | |
| | | S&P 500 1-Year Point-to-Point Participation with Fee | 50.00% | 1.00% | | | | |
| | | Focus50 1-Year Point-to-Point Participation with Fee | 225.00% | 1.00% | | | | |
| MARC 5% 1-Year Point-to-Point Participation with Fee | 250.00% | 1.00% | | | | | | |

Index Annuity with Long-Term Care

| Index Annuity with LTC | Account Options | Current Rates (as of 11/9/2022) | Surrender Charges | Ages | Premium | Underwriting | Riders | LTC Rider Information |
|------------------------|--|---------------------------------|--|-------|---|---|---|---|
| Bridge | 1-Year Interest | 5.00% | 10 years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% | 55-80 | Flexible | Guaranteed approval 3 underwriting classes Ability to opt-out | Nursing Home Waiver Terminal Illness Long-Term Care Rider Wellness Rider Income Rider Not Available | Tax-free ⁵ No Receipts required Payable for 60 months 1% Premium Load ⁶ Monthly LTC Rider Charge \$100 Annual Wellness Rider Charge |
| | S&P 500 1-Year Point-to-Point Cap | 10.00% | | | Minimum \$50,000 NQ | | | |
| | S&P 500 1-Year Point-to-Point Participation | 40.00% | | | Maximum First-year Coverage⁶ \$1,000,000 | | | |
| | S&P 500 1-Year Monthly Average Participation | 65.00% | | | \$2,000 Minimum Additional \$250,000 per Year Max Additional after year 1 | | | |
| | Focus50 1-Year Point-to-Point Participation | 150.00% | | | | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 175.00% | | | | | | |

Fixed Annuities

| Multi-Year Guarantee Annuity | Ages | Guarantee Period | Current Rates (as of 03/14/2023) | Premium | Surrender Charges | Free Withdrawals | Death Benefit | Riders |
|------------------------------|------|------------------|----------------------------------|--|-----------------------------------|---|-------------------------|--|
| Certainty Select® | 0-90 | 3 Years | 5.00% | Single | 10,10,9% ³ | Cumulative Interest Beginning Immediately | Full Accumulation Value | Nursing Home Waiver ¹ , Terminal Illness |
| | | 5 Years | 5.25% | Minimum \$10,000 NQ/Q | 10,10,9,9,8% ³ | | | |
| | | 6 Years | 5.30% | | 10,10,9,9,8,8% ³ | | | |
| | | 8 Years | 5.35% | Maximum \$1 Million ¹ | 10,10,9,9,8,8,7,7% ³ | | | |
| | | 10 Years | 5.40% | | 10,10,9,9,8,8,7,6,5% ³ | | | |

| Traditional Fixed Annuity | Ages | Premium Bonus | Current Rates (as of 02/14/2023) Year 1 | Premium | MVA | Surrender Charges | Free Withdrawals | Riders |
|--------------------------------------|------|---------------|---|--|------|---|---|--|
| ChoiceFour® (Base Contract) | 0-85 | None | 5.00% | First Year Only | None | 9 Years ³ 12,11,10,9,8,7,6,4,2% | Prior 12 months interest | Nursing Home Waiver ¹ , Terminal Illness |
| ChoiceFour® (MVA) | | 1.50% | 5.00% | Minimum \$10,000 NQ/Q | Yes | 9 Years ³ 12,11,10,9,8,7,6,4,2% | Prior 12 months interest | |
| ChoiceFour® (Liquidity) | | None | 4.50% | 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% | 4.50% | | 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 02/14/2023) | Monthly Payment | | | | | |
| Confidence Income Annuity® | 0-90 | Fixed Period 5-20 Years | 5-Year Fixed Period | \$1,826.81 | \$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 | \$1,034.68 | | | Minimum \$30,000 NQ/Q | | |
| | | | 15-Year Fixed Period | \$773.61 | | | | | Maximum \$1 Million ¹ |
| | | | 20-Year Fixed Period | \$649.78 | | | | | |
| | 0-85 | Single & Joint Life | Life Only - Male 65 | \$643.50 | | | | | |
| | | | Life Only - Female 65 | \$593.66 | | | | | |
| | | Joint Life - M65 / F65 | \$528.95 | | | | | | |

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.

Minimum Guaranteed Contract Values

MarketPower, MarketValue, MarketSeven, MarketForce, MarketMax: 87.5% at 2.80%
MarketTen Bonus: 100% at 2.80% less Surrender Charges
Bridge: 87.5% at 2.80% less withdrawals & LTC rider charges
Certainty Select: 87.5% at 2.80%
ChoiceFour: 100% at 2.80% less Surrender Charges

¹Maximum cumulative premium for all products except Bridge 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 90
⁵Long-Term Care Benefits are typically tax-free under Internal Revenue Code Section 7702B. Generally, the maximum tax-free Long-Term Care Benefit payable from all coverage on the same insured is limited to the greater of actual qualified Long-Term Care expenses or the per diem rate established by the IRS.
⁶If Inflation Rider is chosen, the Maximum First-year Coverage decreases to \$250,000 and the Premium Load is increased and varies by Issue Age and Risk Class