

RATE SUMMARY



FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — BONUS Rates as of 03/10/26

	MarketEdge Bonus Index™		MarketPower Bonus Index®		MarketTen Bonus Index®	
		Annual fee		Annual fee		Annual fee
1-Yr Interest	2.00%	-	3.25%	-	3.25%	-
S&P 500 1-Yr Pt-to-Pt Cap	4.00%	-	5.75%	-	5.75%	-
S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up	6.50%	1.00%	8.00%	1.00%	8.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Par with Buy-Up	40.00%	1.00%	50.00%	1.00%	50.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	4.00%	-	5.25%	-	5.00%	-
S&P 500 1-Yr Monthly Avg Par	45.00%	-	70.00%	-	65.00%	-
S&P 500 1-Yr Monthly Cap	1.50%	-	2.25%	-	2.00%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	35.00%	-	60.00%	-	55.00%	-
S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par	50.00%	-	80.00%	-	75.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	100.00%	-	160.00%	-	150.00%	-
Barclays Focus50 1-Yr Pt-to-Pt Par	90.00%	-	140.00%	-	130.00%	-

FIXED INDEX ANNUITIES — ACCUMULATION-FOCUSED — NON-BONUS Rates as of 06/11/26

	MarketValue® Index		MarketSeven Index®		MarketFive Index®	
		Annual fee		Annual fee		Annual fee
1-Yr Interest	5.25%	-	5.00%	-	4.75%	-
S&P 500 1-Yr Pt-to-Pt Cap	10.00%	-	9.50%	-	9.00%	-
S&P 500 1-Yr Pt-to-Pt Cap with Buy-Up	12.50%	1.00%	11.50%	1.00%	11.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Par with Buy-Up	70.00%	1.00%	65.00%	1.00%	60.00%	1.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	8.00%	-	7.00%	-	6.50%	-
S&P 500 1-Yr Monthly Avg Par	100.00%	-	90.00%	-	85.00%	-
S&P 500 1-Yr Monthly Cap	3.00%	-	2.75%	-	2.50%	-
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	85.00%	-	80.00%	-	75.00%	-
S&P 500 Dynamic Intraday TCA 2-Yr Pt-to-Pt Par	115.00%	-	110.00%	-	100.00%	-
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	225.00%	-	200.00%	-	190.00%	-
Barclays Focus50 1-Yr Pt-to-Pt Par	190.00%	-	180.00%	-	170.00%	-

FIXED INDEX ANNUITIES — INCOME-FOCUSED — NON-BONUS AND BONUS

Rates as of 02/04/2026

	MarketEarly Income™ Index	MarketFuture Bonus Income™ Index
1-Yr Interest	3.00%	3.50%
S&P 500 1-Yr Pt-to-Pt Cap	5.00%	6.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	4.00%	5.00%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	50.00%	55.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	130.00%	140.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	120.00%	125.00%

FIXED INDEX ANNUITY WITH A BOOST

Rates as of 08/06/2025

SmartBoost™ Index	
1-Yr Interest	4.50%
S&P 500 1-Yr Pt-to-Pt Cap	8.00%
S&P 500 1-Yr Pt-to-Pt Par	50.00%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	6.50%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	70.00%

FIXED INDEX ANNUITY WITH LONG-TERM CARE (LTC) BENEFITS

Rates as of 07/01/2025

Bridge®	
1-Yr Interest	5.00%
S&P 500 1-Yr Pt-to-Pt Cap	9.00%
S&P 500 1-Yr Pt-to-Pt Par	50.00%
S&P 500 1-Yr Monthly Avg Par	95.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	200.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	180.00%

SINGLE PREMIUM IMMEDIATE ANNUITY

Rates as of 07/16/2026

Confidence Income®			
\$100,000 premium			
Payment schedule	Monthly payment	Payment schedule	Monthly payment
5-year fixed period	\$1,839.40	Life only - Male 65	\$661.11
10-year fixed period	\$1,052.74	Life only - Female 65	\$611.02
15-year fixed period	\$797.78	Joint life - M65 / F65	\$545.84
20-year fixed period	\$675.53		

MULTI-YEAR GUARANTEE ANNUITY

Rates as of 08/20/26

Certainty Select®	
3 years	5.50%
5 years	5.55%
6 years	5.60%
8 years	5.65%
10 years	5.70%

TRADITIONAL FIXED ANNUITY

Rates as of 07/16/26

ChoiceFour®	
Contract option	Rate year 1
Base contract	5.25%
MVA	5.25%
Liquidity	4.75%
Liquidity + MVA	4.75%

LIFE INSURANCE Rates as of 07/01/2025

WealthMax Bonus Life®	
1-Yr Interest	5.35%
S&P 500 1-Yr Pt-to-Pt Cap	10.50%
S&P 500 1-Yr Pt-to-Pt Performance Trigger	8.50%
S&P 500 1-Yr Monthly Avg Par	110.00%
S&P 500 Dynamic Intraday TCA 1-Yr Pt-to-Pt Par	90.00%
S&P MARC 5% ER 1-Yr Pt-to-Pt Par	230.00%
Barclays Focus50 1-Yr Pt-to-Pt Par	200.00%

Minimum Guaranteed Rates for fixed index annuities: 1-Year Interest: 1.00%; 1-Year Pt-to-Pt Cap: 1.00%; 1-Year Pt-to-Pt Participation: 10%; 1-Year Pt-to-Pt Performance Trigger: 1.00%; 1-Year Monthly Avg Participation: 10%; 1-Year Monthly Cap: 0.50%; 1-Year S&P Intraday Pt-to-Pt Participation: 10%; 2-Year S&P Intraday Pt-to-Pt Participation: 10%; 1-Year S&P MARCS Participation: 10%; 1-Year Barclays Focus50 Participation: 10%.

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.

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional only. Not for use with the public.

866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com