ALL-PRODUCT SUMMARY

Fixed index annuities

3/29/2024

EquiTrust® Life Insurance Company

Fixed index annuities	Bonus	Account options	Current rates (as of 01/24/2024)	Surrender charges		Ages	Premium	Riders
MarketPower Bonus Index®	~~10%~~ 12% of premium in year 1	1-Year Interest	4.00%	14 years[1] 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%		0-75	First year only **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider
		S&P 500 1-Year Point-to-Point Cap	7.00%					
		S&P 500 1-Year Monthly Average Cap	8.00%					
		S&P 500 1-Year Monthly Average Participation	75.00%					
		S&P 500 1-Year Monthly Cap	2.00%					
		S&P 500 2-Year Monthly Average Cap	18.00%					
		Focus50 1-Year Point-to-Point Participation	135.00%					
		Focus50 2-Year Point-to-Point Participation	180.00%					
		MARC 5% 1-Year Point-to-Point Participation	150.00%					
	Optional Income Benefit Rider (IBR)		**Income withdrawals**	**Withdrawal availability**	**Issue requirements**	**Ages**	**Income withdrawal percentage**	**IBR**
	Premium plus ~~10%~~ 12% premium bonus, compounded at 8.00% 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 and annuitant must be same person to elect unless owner is non-natural	40-75	6.50% at age 65 for single life; refer to MarketPower Agent Guide (ET-MPB-BR-1102) for additional income withdrawal percentages	Annual fee of 1.25% of the Accumulation Value
MarketTen Bonus Index®	~~6%~~ 8% of premium in year 1-5	1-Year Interest	4.00%	10 years[1] 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%		0-80	Flexible **Minimum** $10,000 NQ $5,000 Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	Return of Premium, IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider
		S&P 500 1-Year Point-to-Point Cap	7.00%					
		S&P 500 1-Year Monthly Average Cap	8.00%					
		S&P 500 1-Year Monthly Average Participation	75.00%					
		S&P 500 1-Year Monthly Cap	2.00%					
		S&P 500 2-Year Monthly Average Cap	18.00%					
		Focus50 1-Year Point-to-Point Participation	135.00%					
		Focus50 2-Year Point-to-Point Participation	180.00%					
		MARC 5% 1-Year Point-to-Point Participation	150.00%					
	Optional IBR		**Income withdrawals**	**Withdrawal availability**	**Issue requirements**	**Ages**	**Income withdrawal percentage**	**IBR**
	Premium plus ~~6%~~ 8% premium bonus, compounded at 8.00% 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 and annuitant must be same person to elect unless owner is non-natural	40-80	7.00% at age 65 for single life; refer to MarketTen Bonus Agent Guide (ET-MTB-BR-1102) for additional income withdrawal percentages	Annual fee of 1.00% of the Accumulation Value
MarketValue Index®		1-Year Interest	5.00%	10 years[1] 12, 12, 12, 12, 11 10, 8, 6, 4, 2%		0-80	Flexible **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider
		S&P 500 1-Year Point-to-Point Cap	10.00%					
		S&P 500 1-Year Point-to-Point Participation	50.00%					
		S&P 500 1-Year Monthly Average Cap	12.00%					
		S&P 500 1-Year Monthly Average Participation	100.00%					
		S&P 500 1-Year Monthly Cap	2.50%					
		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 IBR		**Income withdrawals**	**Withdrawal availability**	**Issue requirements**	**Ages**	**Income withdrawal percentage**	**IBR**
	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 and annuitant must be same person to elect unless owner is non-natural	40-80	4.75% at age 65 for single life; refer to MarketValue Agent Guide (ET-MV-BR-1102) for additional income withdrawal percentages	Annual fee of 0.95% of the Accumulation Value

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 Monthly Avg Cap: 1.00%; 1-Year Monthly Avg Participation: 10.00%; 1-Year Monthly Cap: 0.50%; 2-Year Monthly Avg Cap: 3.00%; 1-Year Barclays Focus50 Participation: 10%; 2-Year Barclays Focus50 Participation: 10%; 1-Year S&P MARC5 Part: 10% free withdrawals on fixed index annuities: Interest only 1st contract year, 10% of Account Value years 2+

Fixed index annuities

Fixed index annuities	Bonus	Account options	Current rates (as of 01/24/2024)	Surrender charges	Ages	Premium	Riders
MarketSeven Index®		1-Year Interest	5.00%	7 years[1] 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	IBR with Chronic-Illness doubler, Nursing Home Waiver Rider[6], Terminal Illness Rider
		S&P 500 1-Year Point-to-Point Cap	10.00%				
		S&P 500 1-Year Point-to-Point Participation	50.00%				
		S&P 500 1-Year Monthly Average Cap	12.00%				
		S&P 500 1-Year Monthly Average Participation	100.00%				
		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	175.00%				
		Focus50 2-Year Point-to-Point Participation	220.00%				
		MARC 5% 1-Year Point-to-Point Participation	200.00%				
	Optional IBR		**Income withdrawals**	**Withdrawal availability**	**Issue requirements**	**Ages**	**Income withdrawal percentage**	**IBR Charge**
	Premium plus 25% 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 and annuitant must be same person to elect unless owner is non-natural	40-85	7.00% at age 65 for single life; refer to MarketSeven Agent Guide (ET-MK7-BR-1102) for additional income withdrawal percentages	Annual fee of 1.25% of the Accumulation Value
MarketFive Index™		1-Year Interest	5.00%	5 years[1] 9, 8, 7, 6.5, 5.5%	0-90	Flexible **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	Nursing Home Waiver Rider[6], Terminal Illness Rider IBR not available
		S&P 500 1-Year Point-to-Point Cap	10.00%				
		S&P 500 1-Year Point-to-Point Participation	50.00%				
		S&P 500 1-Year Monthly Average Cap	12.00%				
		S&P 500 1-Year Monthly Average Participation	100.00%				
		S&P 500 1-Year Monthly Cap	3.00%				
		Focus50 1-Year Point-to-Point Participation	175.00%				
		MARC 5% 1-Year Point-to-Point Participation	200.00%				

Rate buy-up fixed index annuities

Rate buy-up fixed index annuities	Bonus	Account options	Current rates (as of 01/24/2024)	Annual fee	Surrender charges	Ages	Premium	Riders
MarketForce Bonus Index™	~~8%~~[3] 10% of premium in year 1	1-Year Interest	3.75%	-	10 years[1] 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1%	0-80	First year only **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	Nursing Home Waiver Rider, Terminal Illness Rider IBR not available
		Index Accounts with No Fee						
		S&P 500 1-Year Point-to-Point Cap	6.50%	-				
		MARC 5% 1-Year Point-to-Point Participation	160.00%	-				
		Rate Buy-Up Index Accounts with Annual Fee						
		S&P 500 1-Year Point-to-Point Cap with Fee	10.00%	1.50%				
		S&P 500 1-Year Point-to-Point Participation with Fee	60.00%	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[1] 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	0-80	Flexible **Minimum** $10,000 NQ/Q **Minimum additional** $2,000 **Maximum** $2,000,000[2]	Nursing Home Waiver Rider, Terminal Illness Rider IBR not available
		Index Accounts with No Fee						
		S&P 500 1-Year Point-to-Point Cap	10.00%	-				
		MARC 5% 1-Year Point-to-Point Participation	200.00%	-				
		Rate Buy-Up Index Accounts with Annual Fee						
		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	65.00%	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%				

Fixed index annuity with long-term care (LTC) benefits

Fixed index annuity	Account options	Current rates (as of 01/24/2024)	Surrender charges	Ages	Premium	Underwriting	Riders	LTC Rider Information
Bridge®	1-Year Interest	5.00%	10 years[1] 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 Rider, Terminal Illness Rider, Long-Term Care Rider, Wellness Rider IBR not available	Tax-free[5], no receipts required, payable for 60 months 1% premium load monthly LTC Rider charge, $100 annual Wellness Rider charge
	S&P 500 1-Year Point-to-Point Cap	10.00%			**Minimum** $50,000 NQ **Minimum additional** $2,000 $250,000 per year max additional after year 1[2] **Maximum first-year coverage[4]** $1,000,000			
	S&P 500 1-Year Point-to-Point Participation	50.00%						
	S&P 500 1-Year Monthly Average Participation	100.00%						
	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 02/16/2024)	Premium	Surrender charges	Free withdrawals	Death benefit	Riders
Certainty Select®	0-90	3 years	5.25%	Single	10,10,9%[1]	Cumulative interest beginning immediately	Full Accumulation Value	Nursing Home Waiver Rider[6], Terminal Illness Rider
		5 years	5.35%	**Minimum** $10,000 NQ/Q **Maximum** $2,000,000[2]	10,10,9,9,8%[1]			
		6 years	5.40%		10,10,9,9,8,8%[1]			
		8 years	5.50%		10,10,9,9,8,8,7,7%[1]			
		10 years	5.60%		10,10,9,9,8,8,7,7,6,5%[1]			

Traditional fixed annuity	Ages	Premium bonus	Current rates (as of 02/16/2024) Year 1	Premium	MVA	Surrender charges	Free withdrawals	Riders
ChoiceFour® (Base contract)	0-85	None	5.00%	First year only	None	9 years[1] 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver Rider[6], Terminal Illness Rider
ChoiceFour® (MVA)		1.50%	5.00%	**Minimum** $10,000 NQ/Q **Maximum** $2,000,000[2]	Yes	9 years[1] 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	4.50%		None	6 years[1] 12,11,10,9,8,7%	Interest only on 1st contract year,[7] 10% of Account Value years 2+	
ChoiceFour® (Liquidity + MVA)		1.50%	4.50%		Yes	6 years[1] 12,11,10,9,8,7%	Interest only on 1st contract year,[7] 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 08/17/2023)	Monthly payment				
Confidence Income Annuity®	0-90	Fixed period 5-20 Years	5-year fixed period	$1,839.40	$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	$1,052.74			**Minimum** $30,000 NQ/Q **Maximum** $2,000,000[2]	
			15-year fixed period	$797.78				
			20-year fixed period	$675.53				
	0-85	Single and joint life	Life only - male 65	$655.22				Life payments may vary by qualified type
			Life only - female 65	$605.22				
			Joint life - M65 / F65	$540.19				

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, MarketFive, MarketForce, MarketMax: 87.5% at 3.00%
MarketTen Bonus: 100% at 3.00% less surrender charges
Bridge: 87.5% at 3.00% less withdrawals and LTC Rider charges
Certainty Select: 87.5% at 3.00%
ChoiceFour: 100% at 3.00% less surrender charges

[1] May vary by state
[2] Maximum cumulative premium for all products except Bridge is $2,000,000, 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, MarketFive and MarketMax.
[3] 7% in CA
[4] If 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
[5] Long-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.
[6] Available through age 80
[7] By current company practice

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

© EquiTrust 2024. All rights reserved. For producer use only.