

Product Description	A Single Premium Fixed Indexed Deferred Annuity with a 12% Bonus paid over three years. Product contains a Fixed Rate Account that earns a traditional interest rate and a variety of Index Accounts.
Applicant Ages	0 – 75 age last birthday (all Owners and Annuitants)
Minimum/Maximum Premium	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Fixed Annuities,” then “Products”) for current minimum and maximum premium amounts.
Premium Allocation	<p>Initial Premium: Minimum Allocation of \$2,000 in each account. Can select any combination of accounts subject to the minimum requirements. Indicate initial allocation above the Owner’s signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums.</p> <p>Subsequent Premiums (first-year only): Automatically added to the 1-Year Interest Account at time of receipt. On each contract anniversary, automatically reallocated between accounts according to most recent allocation instructions. May be limited in total to the amount of the Initial Premium.</p>
Bonus	12% bonus credited over three years. 6% Premium Bonus paid on all premiums; 2% Accumulation Value Bonus added on the first three contract anniversaries.
Accumulation Value	Total of the individual Account Accumulation Values.
1-Year Interest Account	The interest rate is guaranteed for one year and may change on subsequent contract anniversaries.
1-Year Point-to-Point Cap Index Account	Percentage change in the S&P 500® from the previous contract anniversary, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Cap Index Account	Percentage change based on the daily average S&P 500® over a one-year period, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Participation Index Account	Percentage change based on the monthly average S&P 500® over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year.
1-Year Monthly Cap Index Account	Percentage change based on the cumulative sum of capped monthly S&P 500® changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year.
2-Year Average Cap Index Account	Percentage change based on the monthly average S&P 500® over a two-year period, subject to an Index Cap. The Index Cap may change every two years.
Account Minimum Rates	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Fixed Annuities,” then “Products”) for minimum interest, cap and participation rates.
Index Credits	Index Credits will be added to the account at the end of each indexing period. Index Credits will never be less than zero.

Surrender Charge	14-Year Schedule. Percentage of Accumulation Value by contract year. 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2, 0%. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any Free Withdrawals in the same contract year.
Market Value Adjustment	Yes, 14-year period. Applied only when Surrender Charges are imposed. (No MVA in Vermont)
Minimum Guaranteed Contract Value	87.5% of premiums paid, (excluding any Bonus) less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Contact EquiTrust Life for the minimum guaranteed rate appropriate for your state.
Cash Surrender Value	Accumulation Value less any applicable Surrender Charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Guaranteed Minimum Cash Surrender Value or greater than the Accumulation Value.
Free Withdrawals	<p>By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without Surrender Charge or MVA. Interest withdrawals must be taken via electronic funds transfer (EFT).</p> <p>After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT.</p>
Transfers	May transfer Accumulation Value between accounts on each contract anniversary. Minimum balance in an account after a transfer is \$2,000 if any balance remains. Transfers out of the 2-Year Average Cap Account allowed only at the end of the two-year indexing period.
Death Benefit	Upon death of Owner, Accumulation Value
Annuitization Benefit	<p>On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant's 105th birthday.</p> <p>By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of 10 years or life is elected.</p>
Nursing Home Waiver	Available for all applicant ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. (Not available in Massachusetts)
Rate Hold	If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate/cap on the date of receipt of the application and the credited rate/cap for new issues on the date the premium is received.

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