

# EquiTrust Annuity All Product Summary

November 20, 2017

## Simple Series – Index Annuities

Index Annuities	Bonus	Account Options	Current Rates (as of 11/16/17)	Surrender Charges	Ages	Premiums	Riders
<b>MarketTwelve Bonus Index®</b>	<b>12% Total</b> 6% of premiums year 1; 2% of AV years 2, 3, 4	1-Year Interest	1.30%	14 Years 20,20,19,19,18,17,16, 14,12,10,8,6,4,2%	0-75	1st Year Only	Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	2.50%			<b>Minimum</b>	
		1-Year Daily Avg Cap	2.75%			\$30,000 NQ/Q	
		1-Year Monthly Avg Part	40.00%			<b>Maximum</b>	
		1-Year Monthly Cap	1.10%			\$1 Million <sup>1</sup>	
		2-Year Monthly Avg Cap	6.00%				
<b>MarketPower Bonus Index®</b>	<b>10%</b> of premiums year 1	1-Year Interest	1.50%	14 Years <sup>3</sup> 20,20,19,19,18,17,16, 14,12,10,8,6,4,2%	0-75	1st Year Only	Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	3.00%			<b>Minimum</b>	
		1-Year Daily Avg Cap	3.50%			\$20,000 NQ/Q	
		1-Year Monthly Avg Part	50.00%			<b>Maximum</b>	
		1-Year Monthly Cap	1.20%			\$1 Million <sup>1</sup>	
		2-Year Monthly Avg Cap	8.00%				
<b>MarketBooster Index®</b>	<b>7% Total</b> 4% of premiums years 1-5; 2% of AV year 2 1% of AV year 3	1-Year Interest	1.65%	9 Years <sup>3</sup> 17.5,17.5,17.5,17.5 17.5,13,10,8,6%	0-80	Flexible	Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	3.50%			<b>Minimum</b>	
		1-Year Daily Avg Cap	4.00%			\$10,000 NQ/\$2,000 Q	
		1-Year Monthly Avg Part	50.00%			<b>Maximum</b>	
		1-Year Monthly Cap	1.25%			\$1 Million <sup>1</sup>	
<b>MarketTen Bonus Index®</b>	<b>6%</b> of premiums years 1-5	1-Year Interest	1.00%	10 Years <sup>3</sup> 10,10,10,10,10, 9,8,7,6,4%	0-80	Flexible	Return of Premium, Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	2.50%			<b>Minimum</b>	
		1-Year Daily Avg Cap	2.75%			\$30,000 NQ/Q	
		1-Year Monthly Avg Part	30.00%			<b>Maximum</b>	
		1-Year Monthly Cap	1.00%			\$1 Million <sup>1</sup>	
		2-Year Monthly Avg Cap	6.00%				
<b>Builder Bonus Index®</b> <small>CT, DE, MN, MT, NV, OK, OR, TX, UT &amp; WA Only</small>	<b>6%</b> of premium year 1	1-Year Interest	1.00%	9 Years 9,8,7,6,5,5,5,4,5, 3,5,2,5,1,5%	0-80	Flexible	Return of Premium, Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	2.50%			<b>Minimum</b>	
		1-Year Daily Avg Cap	2.75%			\$30,000 NQ/Q	
		1-Year Monthly Avg Part	30.00%			<b>Maximum</b>	
		1-Year Monthly Cap	1.00%			\$1 Million <sup>1</sup>	
		2-Year Monthly Avg Cap	6.00%				
<b>MarketValue Index®</b>		1-Year Interest	2.65%	10 Years <sup>3</sup> 12,12,12,12,11, 10,8,6,4,2%	0-80 <sup>3</sup>	Flexible	Income For Life, Nursing Home Waiver, Terminal Illness
		1-Year Pt-to-Pt Cap	5.00%			<b>Minimum</b>	
		1-Year Pt-to-Pt Part	50.00%			\$10,000 NQ/Q	
		1-Year Monthly Avg Cap	6.00%			<b>Maximum</b>	
		1-Year Monthly Avg Part	75.00%			\$1 Million <sup>1</sup>	
		1-Year Monthly Cap	1.90%				
		20.00%					
<b>Income Benefit Rider</b>	<b>Description</b>	<b>Income Withdrawals</b>	<b>Withdrawal Availability</b>	<b>Issue Requirements</b>	<b>Ages</b>	<b>Income Withdrawal Percentage</b>	<b>Rider Charge</b>
<b>Income For Life (Optional Rider)</b> <small>Available on all Simple Series annuities</small>	6% Compounded accumulation for up to 10 years on the Benefit Base	Lifetime income based on the greater of the Benefit Base or the Accumulation Value, multiplied by the Income Withdrawal Percentage	May begin anytime after 2nd contract year and age 50	Owner & annuitant must be same person to elect unless owner is non-natural	All Issue Ages	4.75% at Age 65 for Single Life See Income For Life Agent Guide (ET-IBR-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.75% of the Accumulation Value

• Minimum Guaranteed Rates for Index Annuities: 1-Yr Int Acct: 1.00%; 1-Yr Pt-to-Pt Cap: 1.00%; 1-Yr Avg Cap: 1.00%; 1-Yr Mo Avg Part: 10.00%; 1-Yr Mo Cap: 0.50%; 2-Yr Mo Avg Cap: 3.00%; 1-Yr Pt-to-Pt Part: 10%; 2-Yr Pt-to-Pt Part: 20%  
• Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+

**Strategic Series – Index Annuities**

Index Annuities	Account Options	Current Rates (as of 11/16/17)	Surrender Charges	Ages	Premiums	Riders
<b>DynaMARC Index®</b> Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	2.60%	10 Years <sup>3</sup> 10, 10, 10, 10, 10, 9, 8, 7, 6, 4%	0-80	Flexible	Strategic Income Option, Nursing Home Waiver, Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	80.00%			<b>Minimum</b>	
	2-Year Pt-to-Pt Part (Dynamo)	100.00%			\$10,000 NQ/Q	
	1-Year Pt-to-Pt Cap	5.00%			<b>Maximum</b>	
	1-Year Monthly Cap	1.85%			\$ 1 Million <sup>1</sup>	
<b>Accumulator MarcSeven Index™</b> Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	2.30%	7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible	Nursing Home Waiver, Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	75.00%			<b>Minimum</b>	
	2-Year Pt-to-Pt Part (Dynamo)	100.00%			\$10,000 NQ/Q	
	1-Year Pt-to-Pt Cap	4.50%			<b>Maximum</b>	
	1-Year Monthly Cap	1.60%			\$ 1 Million <sup>1</sup>	
<b>Income MarcSeven Index™</b> Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	1.75%	7 Years <sup>3</sup> 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	40-80	Flexible	Automatic Income Rider, Nursing Home Waiver, Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	55.00%			<b>Minimum</b>	
	2-Year Pt-to-Pt Part (Dynamo)	80.00%			\$10,000 NQ/Q	
	1-Year Pt-to-Pt Cap	3.00%			<b>Maximum</b>	
	1-Year Monthly Cap	1.25%			\$ 1 Million <sup>1</sup>	

  

Income Benefit Rider	Description	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Rider Charge
<b>Strategic Income Option (Optional Rider)</b>  Available on DynaMARC Index Annuity	4.00% plus weighted average index/ interest credits, for up to 10 years; 10% benefit base bonus on all first-year premiums	Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Owner & annuitant must be same person to elect unless owner is non-natural	0-80	4.75% at Age 65 for Single Life See Strategic Income Option Agent Guide (ET-SIO-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.95% of the Accumulation Value
<b>Income MarcSeven Rider</b>  Included on Income MarcSeven Index	7% compound roll-up rate for up to 7 years; 7% benefit base bonus on all first-year premiums	Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Owner & annuitant must be same person to elect unless owner is non-natural	40-80	4.80% at Age 65 for Single Life See Income MarcSeven Agent Guide (ET-IMS-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value

**Fixed Annuities**

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 6/30/17)	Premiums	Surrender Charges	Free Withdrawals	Death Benefit	Riders
<b>Certainty Select®</b>	0-90	3 Years	2.00%	Single	10,10,9% <sup>3</sup>	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver <sup>4</sup> , Terminal Illness
		5 Years	2.50%	<b>Minimum</b>	10,10,9,9,8% <sup>3</sup>			
		6 Years	2.60%	\$10,000 NQ/Q	10,10,9,9,8,8% <sup>3</sup>			
		8 Years	2.75%	<b>Maximum</b>	10,10,9,9,8,8,7,7% <sup>3</sup>			
		10 Years	3.00%	\$ 1 Million <sup>1</sup>	10,10,9,9,8,8,7,7,6,5% <sup>3</sup>			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 6/30/17) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
<b>ChoiceFour®</b> (Base Contract)	0-85	None	2.60%	1st Year Only	None	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver <sup>4</sup> , Terminal Illness
<b>ChoiceFour®</b> (MVA)		1.50%	2.60%	Minimum	Yes	9 Years <sup>3</sup> 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
<b>ChoiceFour®</b> (Liquidity)		None	2.35%	Maximum	None	6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+	
<b>ChoiceFour®</b> (Liquidity + MVA)		1.50%	2.35%	\$ 1 Million <sup>1</sup>	Yes	6 Years <sup>3</sup> 12,11,10,9,8,7%	Interest only on 1st contract year, <sup>2</sup> 10% of Account Value years 2+	

Single Premium Immediate Annuity	Ages	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Premiums	Additional Notes
			Current Rates (as of 10/5/16)	Monthly Payment				
<b>Confidence Income Annuity®</b>	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,710.24	\$100	Monthly Quarterly Semi-Annually Annually	Single  Minimum \$30,000 NQ/Q Maximum \$ 1 Million <sup>1</sup>	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY  Life payments may vary by qualified type
			10-Year Fixed Period	\$924.71				
			15-Year Fixed Period	\$668.88				
			20-Year Fixed Period	\$551.20				
	0-85	Single & Joint Life	Life Only - Male 65	\$554.71				
			Life Only - Female 65	\$506.57				
		Joint Life - M65 / F65	\$444.77					

<sup>1</sup>Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

<sup>2</sup>By Current Company Practice

<sup>3</sup>May vary by state and/or issue age

<sup>4</sup>Available through age 80

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus & DynaMARC: 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2016 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus & DynaMARC: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (1% for 2016 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (2% for 2016 contracts), less surrender charges.

