

ALL-PRODUCT SUMMARY

Fixed index annuities



| Fixed index annuities | Bonus | Account options | Current rates (as of 10/17/2023) | Surrender charges | | Ages | Premium | Riders |
|---|---|---|--|--|---------------------------|---|---|---|
| MarketPower Bonus Index® | 10% 12% of premium in year 1 | 1-Year Interest | 4.50% | 14 years ¹ 20, 20, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2% | | 0-75 | First year only | IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider |
| | | S&P 500 1-Year Point-to-Point Cap | 8.00% | | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 9.00% | | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 75.00% | | | | | |
| | | 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 Benefit Rider (IBR) | | Income withdrawals | Withdrawal availability | Issue requirements | Ages | Income withdrawal percentage | IBR |
| Premium plus 10% premium bonus, compounded at 7.00% 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 | 5.25% 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 | 4.50% | 10 years ¹ 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5% | | 0-80 | Flexible | Return of Premium, IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider |
| | | S&P 500 1-Year Point-to-Point Cap | 8.00% | | | | | |
| | | S&P 500 1-Year Monthly Average Cap | 9.00% | | | | | |
| | | S&P 500 1-Year Monthly Average Participation | 75.00% | | | | | |
| | | 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 IBR | | Income withdrawals | Withdrawal availability | Issue requirements | Ages | Income withdrawal percentage | IBR |
| Premium plus 6% premium bonus, compounded at 7.00% 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 | 5.50% 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 | 5.50% | 10 years ¹ 12, 12, 12, 12, 11 10, 8, 6, 4, 2% | | 0-80 | Flexible | IBR with Chronic-Illness doubler, Nursing Home Waiver Rider, Terminal Illness Rider |
| | | S&P 500 1-Year Point-to-Point Cap | 10.50% | | | | | |
| | | 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 | 3.10% | | | | | |
| | | 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 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 10/17/2023) | Surrender charges | | Ages | Premium | Riders |
|-----------------------|--|---|--|--|-------------|---|---|---|
| MarketSeven Index® | | 1-Year Interest | 5.50% | 7 years ¹ 9, 8, 7, 6.5, 5.5, 4.5, 3.5% | | 0-85 | Flexible | IBR with Chronic-Illness doubler, Nursing Home Waiver Rider ⁶ , Terminal Illness Rider |
| | | S&P 500 1-Year Point-to-Point Cap | 10.00% | | | | Minimum \$10,000 NQ/Q Minimum additional \$2,000 Maximum \$2,000,000 ² | |
| | | 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 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 and annuitant must be same person to elect unless owner is non-natural | 40-85 | 6.05% 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 | 5.50% | 5 years ¹ 9, 8, 7, 6.5, 5.5% | | 0-90 | Flexible | Nursing Home Waiver Rider ⁶ , Terminal Illness Rider IBR not available |
| | | S&P 500 1-Year Point-to-Point Cap | 10.00% | | | | Minimum \$10,000 NQ/Q Minimum additional \$2,000 Maximum \$2,000,000 ² | |
| | | 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 10/17/2023) | Annual fee | Surrender charges | Ages | Premium | Riders |
|-----------------------------------|---|--|----------------------------------|------------|--|------|---|--|
| MarketForce Bonus Index™ | 8% ³ 10% ⁴ of premium in year 1 | 1-Year Interest | 4.25% | - | 10 years ¹ 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1% | 0-80 | First year only | Nursing Home Waiver Rider, Terminal Illness Rider IBR not available |
| | | Index Accounts with No Fee | | - | | | Minimum \$10,000 NQ/Q Minimum additional \$2,000 Maximum \$2,000,000 ² | |
| | | S&P 500 1-Year Point-to-Point Cap | 8.00% | - | | | | |
| | | MARC 5% 1-Year Point-to-Point Participation | 175.00% | - | | | | |
| | | Rate Buy-Up Index Accounts with Annual Fee | | | | | | |
| | | 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 | 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 | 5.50% | - | 10 years ¹ 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% | 0-80 | Flexible | Nursing Home Waiver Rider, Terminal Illness Rider IBR not available |
| | | Index Accounts with No Fee | | - | | | Minimum \$10,000 NQ/Q Minimum additional \$2,000 Maximum \$2,000,000 ² | |
| | | 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 10/17/2023) | Surrender charges | Ages | Premium | Underwriting | Riders | LTC Rider Information |
|---------------------|--|----------------------------------|--|-------|---|---|--|--|
| Bridge® | 1-Year Interest | 5.50% | 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 ⁴ 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 | 50.00% | | | Minimum additional \$2,000 | | | |
| | S&P 500 1-Year Monthly Average Participation | 100.00% | | | \$250,000 per year max additional after year 1 ² | | | |
| | Focus50 1-Year Point-to-Point Participation | 150.00% | | | Maximum first-year coverage⁴ \$1,000,000 | | | |
| | MARC 5% 1-Year Point-to-Point Participation | 175.00% | | | | | | |

Fixed annuities

| Multi-year guarantee annuity | Ages | Guarantee period | Current rates (as of 11/16/2023) | Premium | Surrender charges | Free withdrawals | Death benefit | Riders |
|------------------------------|------|------------------|----------------------------------|--|-------------------------------------|---|-------------------------|---|
| Certainty Select® | 0-90 | 3 years | 5.50% | Single | 10,10,9% ¹ | Cumulative interest beginning immediately | Full Accumulation Value | Nursing Home Waiver Rider ⁶ , Terminal Illness Rider |
| | | 5 years | 5.75% | Minimum \$10,000 NQ/Q | 10,10,9,9,8% ¹ | | | |
| | | 6 years | 5.80% | | 10,10,9,9,8,8% ¹ | | | |
| | | 8 years | 5.90% | Maximum \$2,000,000 ² | 10,10,9,9,8,8,7,7% ¹ | | | |
| | | 10 years | 6.00% | | 10,10,9,9,8,8,7,7,6,5% ¹ | | | |

| Traditional fixed annuity | Ages | Premium bonus | Current rates (as of 08/17/2023) Year 1 | Premium | MVA | Surrender charges | Free withdrawals | Riders |
|-------------------------------|------|---------------|---|--|------|---|---|---|
| ChoiceFour® (Base contract) | 0-85 | None | 5.50% | 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% | 5.50% | Minimum \$10,000 NQ/Q | Yes | 9 years ¹ 12,11,10,9,8,7,6,4,2% | Prior 12 months interest | |
| ChoiceFour® (Liquidity) | | None | 5.00% | Maximum \$2,000,000 ² | 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% | 5.00% | | 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 Minimum \$30,000 NQ/Q Maximum \$2,000,000 ² | Payments may vary in states with premium tax: CA, CO ME, NV, SD, WY |
| | | | 10-year fixed period | \$1,052.74 | | | | |
| | | | 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 only - female 65 | \$605.22 | | | | |
| | | Joint life - M65 / F65 | \$540.19 | | | | Life payments may vary by qualified type | |

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 income 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