



## Index Annuity Rate and Commission Change

### Effective April 1, 2019

#### Rate Reduction

**MarketTen Bonus**, **MarketValue** and **MarketSeven** rates will be reduced effective April 1, impacting 1-Year Interest Accounts and several index strategies. Income Rider rates are not impacted.

#### Commission Reduction

##### MarketPower Bonus Index

Option A - Upfront: reduced 50 basis points

Option B - Upfront + Trail: reduced 25 basis points on upfront amount

Option C - Trail: no change

Commission reduction does not apply in AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT and WA.

#### Transition Rules

To receive the current rates and commission, applications must be received by mail, fax or E-App by Friday, March 29. Faxed applications must be received at EquiTrust by 5:00 PM (Central) on March 29; if fax is confirmed, do not resend; allow a couple days processing time.

#### Rates If Income Rider Not Elected - Effective April 1, 2019

##### MarketTen Bonus Index

1-Year Interest

1.75% (formerly 2.00%)

1-Year Pt-to-Pt Cap

4.00% (formerly 5.00%)

1-Year Monthly Avg Cap

5.00% (formerly 6.00%)

1-Year Monthly Avg Part

55.00% (formerly 60.00%)

1-Year Monthly Cap

1.30% (no change)

2-Year Monthly Avg Cap  
8.00% (no change)

### **MarketValue Index**

1-Year Interest  
2.75% (no change)  
1-Year Pt-to-Pt Cap  
6.00% (no change)  
1-Year Pt-to-Pt Participation  
50.00% (formerly 55.00%)  
1-Year Monthly Avg Cap  
7.00% (no change)  
1-Year Monthly Avg Part  
85.00% (formerly 100.00%)  
1-Year Monthly Cap  
1.90% (no change)  
2-Year Monthly Avg Cap  
20.00% (no change)  
1-Year Pt-to-Pt Part (Dynamo)  
80.00% (no change)  
2-Year Pt-to-Pt Part (Dynamo)  
100.00% (no change)

### **MarketSeven Index**

1-Year Interest  
2.75% (formerly 3.00%)  
1-Year Pt-to-Pt Cap  
5.50% (formerly 6.00%)  
1-Year Pt-to-Pt Participation  
43.00% (formerly 45.00%)  
1-Year Monthly Avg Cap  
7.00% (no change)  
1-Year Monthly Avg Part  
70.00% (no change)  
1-Year Monthly Cap  
1.75% (no change)  
2-Year Monthly Avg Cap  
15.00% (no change)  
1-Year Pt-to-Pt Part (Dynamo)  
90.00% (no change)  
2-Year Pt-to-Pt Part (Dynamo)  
100.00% (no change)

[Click here to see the All-Product Summary](#) dated April 1, for all EquiTrust Annuity Products.



IC19-ECN-1036

FOR PRODUCER USE ONLY