

EQUITRUST INDEX ANNUITY MIGRATION

Former Products	New Products	Bonus	Account Options	Rates Without IBR ⁴ (as of 1/15/19)	Rates With IBR ⁴ (as of 1/15/19)	Surrender Charges	Ages	Premiums	Riders
MarketPower Bonus Index • 14 Years • 10% Premium Bonus MarketTwelve Bonus Index • 14 Years • 12% Premium Bonus (6/2/2/2%)	MarketPower Bonus Index[®]	12% of premiums in year 1	1-Year Interest	1.50%	1.00%	14 Years ² 20, 20, 19, 19, 18, 17, 16, 14, 12, 10, 8, 6, 4, 2%	0-75	1st Year Only	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
			1-Year Pt-to-Pt Cap	3.00%	2.00%			Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$1 Million ¹	
1-Year Monthly Avg Cap	3.50%		2.75%						
1-Year Monthly Avg Part	50.00%		30.00%						
1-Year Monthly Cap	1.20%		1.00%						
2-Year Monthly Avg Cap	8.00%		6.00%						
Optional Income Rider			Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
Premium, plus any applicable Premium Bonus, compounded at 6.00% 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 & annuitant must be same person to elect unless owner is non-natural	40-75	4.75% at Age 65 for Single Life Refer to MarketPower Agent Guide (ET-MPP-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value	
MarketTen Bonus Index • 10 Years • 6% Premium Bonus Builder Bonus Index • 9 Years • 6% Premium Bonus MarketBooster Index • 9 Years • 7% Premium Bonus (4/2/1%)	MarketTen Bonus Index[®]	6% of premiums in years 1-5	1-Year Interest	2.00%	1.90%	10 Years ² 10, 10, 10, 10, 8.5, 7, 5.5, 4, 3, 1.5%	0-80	Flexible	Return of Premium, Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
			1-Year Pt-to-Pt Cap	5.00%	3.75%			Minimum \$10,000 NQ \$5,000 Q \$2,000 Additional Maximum \$1 Million ¹	
1-Year Monthly Avg Cap	6.00%		3.75%						
1-Year Monthly Avg Part	60.00%		45.00%						
1-Year Monthly Cap	1.30%		1.00%						
2-Year Monthly Avg Cap	8.00%		6.00%						
Optional Income Rider			Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Income Rider Charge	
Premium, plus any applicable Premium Bonus, compounded at 6.50% 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 & annuitant must be same person to elect unless owner is non-natural	40-80	4.75% at Age 65 for Single Life Refer to MarketTen Bonus Agent Guide (ET-MTB-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.00% of the Accumulation Value	
MarketValue Index • 10 Years • Competitive Rates DynaMARC Index • 10 Years • Multi-Asset, Risk-Controlled Index	MarketValue Index[®]	10 Years 12, 12, 12, 12, 11, 10, 8, 6, 4, 2%	1-Year Interest	2.75%	2.25%	10 Years ² 12, 12, 12, 12, 11, 10, 8, 6, 4, 2%	0-80	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver, Terminal Illness
			1-Year Pt-to-Pt Cap	6.00%	4.75%			Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$1 Million ¹	
1-Year Pt-to-Pt Part	55.00%		40.00%						
1-Year Monthly Avg Cap	7.00%		5.50%						
1-Year Monthly Avg Part	100.00%		60.00%						
1-Year Monthly Cap	1.90%		1.60%						
2-Year Monthly Avg Cap	20.00%		15.00%						
1-Year Pt-to-Pt Part (Dynamo)	80.00%		75.00%						
2-Year Pt-to-Pt Part (Dynamo)	100.00%		95.00%						
Optional Income Rider			Income Withdrawals	Withdrawal Availability	Issue Requirements			Ages	
Premium, plus 10% Benefit Base Bonus on first-year premium, compounded at 4.00% 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 & 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-EIA-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.95% of the Accumulation Value	
Income MarcSeven Index • 7 Years • Income Rider Accumulator MarcSeven Index • 7 Years • Competitive Rates	MarketSeven Index[™]	7 Years 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	1-Year Interest	3.00%	2.25%	7 Years ² 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible	Income Rider with Chronic-Illness Doubler, Nursing Home Waiver ³ , Terminal Illness
			1-Year Pt-to-Pt Cap	6.00%	5.00%			Minimum \$10,000 NQ/Q \$2,000 Additional Maximum \$1 Million ¹	
1-Year Pt-to-Pt Part	45.00%		38.00%						
1-Year Monthly Avg Cap	7.00%		5.00%						
1-Year Monthly Avg Part	70.00%		60.00%						
1-Year Monthly Cap	1.75%		1.50%						
2-Year Monthly Avg Cap	15.00%		12.00%						
1-Year Pt-to-Pt Part (Dynamo)	90.00%		75.00%						
2-Year Pt-to-Pt Part (Dynamo)	100.00%		90.00%						
Optional Income Rider			Income Withdrawals	Withdrawal Availability	Issue Requirements			Ages	
Premium, plus 7% Benefit Base Bonus on first-year premium, compounded at 7.00% 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 & annuitant must be same person to elect unless owner is non-natural	40-85	4.80% at Age 65 for Single Life Refer to MarketSeven Agent Guide (ET-MSI-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value	

• Minimum Guaranteed Rates for Index Annuities: 1-Yr Interest: 1.00%; 1-Yr Pt-to-Pt Cap: 1.00%; 1-Yr Pt-to-Pt Part: 10.00%; 1-Yr Monthly Avg Cap: 1.00%; 1-Yr Monthly Avg Part: 10.00%; 1-Yr Monthly Cap: 0.50%; 2-Yr Monthly Avg Cap: 3.00%; 1-Yr Pt-to-Pt Part Dynamo: 10.00%; 2-Yr Pt-to-Pt Part Dynamo: 20.00%.
 • Free Withdrawals on Index Annuities: Interest only 1st contract year, 10% of Account Value years 2+

¹Maximum cumulative premium for all products is \$1,000,000, 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 and MarketSeven.

²May vary by state

³Available through age 80

⁴IBR stands for Income Benefit Rider

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus: 875% or premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2019 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2019 contracts), less surrender charges.

