

STRATEGIC SERIES

A fixed annuity offering  
index-linked performance  
and downside protection

# ACCUMULATOR MARCSEVEN INDEX™

Featuring accumulation potential over a shorter  
time horizon

*When creating a strategy for your financial future, you generally face a tradeoff between risk and reward.*

*A fixed index annuity offers protection against downside risk, and the opportunity to participate in the upside of indices.*

**ACCUMULATOR MARCSEVEN INDEX** from EquiTrust Life Insurance Company® gives you the benefits when markets are rising, and protection when they're fluctuating. **ACCUMULATOR MARCSEVEN INDEX** features a special "multi-asset risk-controlled" index option. Plus, there's the added benefit of tax advantages offered by a fixed annuity.

**When the Market is Up... You're Up!  
When it's Down ... You're Not!**

The **ACCUMULATOR MARCSEVEN INDEX** never exposes your principal to market risk. You share only in index gains... not the losses. And you benefit from tax-deferred earnings, withdrawal privileges<sup>1</sup> and built-in guarantees – all without investing directly in the stock market.

You may choose among several accounts. The 1-Year Interest Account earns a traditional interest rate, and a variety of Index Accounts that earn credits based on changes in either the S&P 500<sup>®2</sup> or the Goldman Sachs Dynamo Strategy Index.<sup>®</sup>

On appropriate contract anniversaries, "index credits" are determined on Index Accounts and applied to your contract's current Accumulation Value. If your selected index continues steady growth, your Accumulation Value grows. If the index declines, your Accumulation Value is simply unchanged from the preceding period's Accumulation Value.

At the end of the surrender charge period, you have access to your contract's full Accumulation Value – including market-index gains – with no surrender charges. As an added benefit, you are guaranteed an Accumulation Value no less than 107% of your premiums less withdrawals at the end of the seventh contract year. However, by leaving your money in beyond the surrender charge period, you continue to earn interest and index credits on a tax-deferred basis.

## About the Goldman Sachs Dynamo Strategy Index

The Goldman Sachs Dynamo Strategy Index (the "Index") is a multi-asset index customized exclusively for EquiTrust. Your premium is not invested directly in the Index or underlying components; rather, index credits are linked to returns of the Index. The goal of the Index is to deliver the highest risk-adjusted performance subject to a target volatility by combining **Modern Portfolio Theory** and principles of **Momentum-Based Investing**.

- **Modern Portfolio Theory:** seeks to maximize returns for a given level of risk by systematically allocating across a diverse set of asset classes.
- **Momentum-Based Investing:** attempts to allocate more to past outperformers and less to past underperformers.

### The Process: Multi-Asset Reallocation with Controlled Risk

The Index uses historical returns and volatilities to determine the allocation across the underlying components on a monthly basis. The Index can also allocate to a cash component to help reduce the volatility. The Index is designed to deliver:

- **Asset-Class Diversification:** Diversification across asset classes and geographic locations may lead to more stable returns over time.
- **Dynamic Asset Rebalancing:** Uses past data to identify the portfolio that would have had the highest six month return, given the targeted level of volatility and subject to certain weight constraints.
- **Volatility Control:** The Index has a "volatility target" of 5%, which is used to determine the asset allocation on monthly rebalance dates. The volatility control feature can help reduce the magnitude of both upward and downward swings in the Index.

#### MORE ABOUT THE GOLDMAN SACHS DYNAMO STRATEGY INDEX

For more information about the Goldman Sachs Dynamo Strategy Index and current index allocations, visit [www.solactive.com](http://www.solactive.com) and enter the ticker symbol GSDYNMO5.

## You Control Your Money... Going In *and* Coming Out

### FLEXIBLE PREMIUMS

After making your initial premium payment, you may add subsequent premiums of \$2,000 or more at any time. Your entire premium amount is credited to the Accumulation Value. Additional premium payments are directed to the 1-Year Interest Account until the next contract anniversary, at which time they can be reallocated. If you would like all initial premiums to be allocated similarly, you may authorize the Company to wait to issue the contract until all specified premiums are received. You may allocate your premiums among the following crediting accounts.

### FIXED RATE ACCOUNT

- **1-Year Interest Account** – A one-year fixed interest rate is set when your contract is issued. The rate is set annually, and provides a guaranteed rate that you may prefer for a portion of your assets. For any subsequent premiums received during the contract year, interest is credited based on the fixed rate declared at the beginning of the contract year.

### GOLDMAN SACHS DYNAMO STRATEGY INDEX ACCOUNTS

- **1-Year Point-to-Point Participation Index Account** – If the Goldman Sachs Dynamo Strategy Index value at the end of the contract year is greater than the index value at the beginning of the contract year, you receive index credits based on that increase multiplied by the participation rate. The participation rate is reset annually.
- **2-Year Point-to-Point Participation Index Account** – If the Goldman Sachs Dynamo Strategy Index value at the end of two contract years is greater than the index value at the beginning of the two contract-year period, you receive index credits based on that increase multiplied by the participation rate. The participation rate is reset every two years.

### S&P 500® INDEX ACCOUNTS<sup>2</sup>

- **1-Year Point-to-Point Cap Index Account** – If the S&P 500® index value at the end of the contract year is greater than the index value at the beginning of the contract year, you receive index credits based on that increase, subject to a specified cap. The cap is reset annually.
- **1-Year Monthly Cap Index Account** – Index crediting is based on the cumulative sum of capped monthly S&P 500® changes over a one-year period. Each of the monthly gains is subject to a cap, but there is no floor on monthly declines. Index credits are calculated on an annual basis and will never be less than zero. The monthly cap is reset annually.

### PREMIUM ALLOCATIONS

You may request a change to your current premium allocations at any time; any reallocation request will take effect on the following contract anniversary and will apply only to any additional contributions during the current contract year.

## EquiTrust Is a Name You Can Trust

When you choose EquiTrust as a financial partner, you can rest assured your annuity contract is backed by conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Guggenheim Partners – with more than \$260 billion in assets under management – is involved in the management of the EquiTrust investment portfolio. Magic Johnson Enterprises – a diversified consortium of business entities and partnerships – owns a controlling interest in EquiTrust.

### ACCOUNT TRANSFERS

On each contract anniversary, you have the ability to transfer money among the various accounts offered in your contract. Transfers out of the 2-year account are allowed only at the end of each two-year period.

### FREE WITHDRAWALS

You may withdraw up to 10 percent of the accumulation value each year, after the first contract year, without paying any charges.<sup>1</sup>

### LUMP-SUM PAYMENT OPTION

Your contract's cash surrender value is available to you as a lump sum at any time. Surrender charges are in effect during the first 7 contract years, and are a percentage of the accumulation value: 9, 8, 7, 6.5, 5.5, 4.5, and 3.5 percent.<sup>3</sup> In addition, early surrenders or withdrawals over 10 percent may be subject to a Market Value Adjustment<sup>4</sup> (MVA). Ask your agent for more details on the MVA, or refer to your contract.

### BENEFITS UPON DEATH OF OWNER

If the owner of the annuity dies, the full accumulation value is paid to the beneficiary, without surrender charges or MVA.<sup>4</sup>

## Other Features

### THE VALUE OF TAX DEFERRAL

Currently, all interest income earned on an annuity accumulates on a tax-deferred basis. No income taxes are payable until you receive a payment from your contract. If you are under age 59 ½ at the time of withdrawal, an additional 10 percent IRS penalty may be imposed. Tax deferral is currently available only to individuals and joint owners, not to corporations or other non-individuals.<sup>5</sup>

## GUARANTEED ACCUMULATION VALUE BENEFIT

At the end of year seven, your Accumulation Value is guaranteed to be no less than 107 percent of your premiums less any partial withdrawals.

## MINIMUM GUARANTEED CONTRACT VALUE

You are guaranteed to receive **no less** than 87.5 percent of your premiums – less any partial withdrawals – accumulated at the minimum guaranteed contract rate. This rate is set when the contract is issued and does not change for the life of the contract. Ask your agent for the minimum guaranteed rate.

## NURSING HOME WAIVER RIDER

For additional peace of mind, your contract includes a Nursing Home Waiver Rider<sup>6</sup> at no extra cost. If you are confined to a nursing home<sup>6</sup> or hospital for 90 days or more, your contract accumulation value will be available without surrender charges or MVA<sup>4</sup> beginning in the second contract year and during your confinement.



### EquiTrust Life Insurance Company

7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521  
877-249-3694

<sup>1</sup> Surrender of the contract may be subject to surrender charges or market value adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth.

<sup>2</sup> The S&P 500® Index is a product of S&P Dow Jones Indices, LLC. ("S&P DJI") and has been licensed for use by EquiTrust Life Insurance Company. S&P® and S&P 500® are registered trade marks of Standard & Poor's Financial Services, LLC. ("S&P"). These trademarks have been licensed for use by S&P DJI and sublicensed for certain purposes by EquiTrust Life Insurance Company. Accumulator MarcSeven Index Annuity is not sponsored, endorsed, sold or promoted by S&P DJI, S&P, or any of their respective affiliates or third party licensors, and none of such parties make any representation regarding the advisability of purchasing Accumulator MarcSeven Index Annuity nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.®

<sup>3</sup> The surrender charge period and surrender charges may vary by state. California schedule: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8 and 2.9 percent.

<sup>4</sup> Market Value Adjustment may not apply in all states.

<sup>5</sup> EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

<sup>6</sup> Nursing Home Waiver Rider is not available in Massachusetts.

<sup>7</sup> Terminal Illness Rider features and availability may vary by state.

Contract issued on Form Series ICC16-ET-FIA7-2000(10-16). Riders issued on Form Series 430-NHW(08-03), ICC16-ET-TI(10-16) and ICC16-ET-AVGR(10-16). Index accounts issued on Form Series ICC11-ET-1MC(11-11), ICC11-ET-P2P(11-11), ICC15-ET-1PP(04-15) and ICC15-ET-2PP(04-15).

## TERMINAL ILLNESS RIDER

If the owner is diagnosed with a terminal illness, charges will be waived for a withdrawal of up to 75% of the Accumulation Value.<sup>7</sup> This rider has no extra cost.

## FREE-LOOK PERIOD

After your **ACCUMULATOR MARCSEVEN INDEX** contract is issued, you have a specified number of days to review it; see your contract cover page for complete details. If you are not completely satisfied with the terms, you may return the contract and receive 100 percent of your premiums paid, minus any prior withdrawals.

## Ask Your Agent

This is a summary only of **ACCUMULATOR MARCSEVEN INDEX**. The product availability and certain provisions may vary by state. Ask your agent or the company for complete contract provisions and details before purchasing.

This brochure briefly highlights EquiTrust Life Insurance Company's Accumulator MarcSeven Index annuity contract and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your EquiTrust Life agent. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.

IRAs/qualified plans are already tax deferred; consider other annuity features.

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