

Product Description	A Flexible Premium Fixed and Indexed Deferred Annuity with an 6% Premium Bonus on premiums paid in the first year and a Return of Premium guarantee. Product contains a Fixed Account and a variety of Index Accounts.
Applicant Ages	0 – 80 age last birthday (all Owners and Annuitants)
Minimum/Maximum Premium	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Products”) for current minimum and maximum premium amounts.
Premium Allocation	Initial Premium: Indicate initial allocation above the Owner’s signature section of the Disclosure Form. The initial premium allocation must be completed to issue the contract. Must be whole percentages. Applicant may authorize to hold issue in the event of multiple premiums. Subsequent Premiums: Automatically added to the Fixed Account at time of receipt. On each contract anniversary, automatically reallocated between accounts according to most recent allocation instructions.
Premium Bonus	6% Premium Bonus on premiums paid in the first year. Immediately added to Accumulation Value.
Accumulation Value	Total of the individual Account Accumulation Values.
1-Year Interest Account	The interest rate is guaranteed for one year and may change on subsequent contract anniversaries subject to the contractual minimum guaranteed interest rate of no lower than 1% and no higher than 3%.
1-Year Point-to-Point Cap Index Account	Percentage change in the S&P 500 [®] from the previous contract anniversary, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Cap Index Account	Percentage change based on the daily average S&P 500 [®] over a one-year period, subject to an Index Cap. The Index Cap may change each year.
1-Year Average Participation Index Account	Percentage change based on the monthly average S&P 500 [®] over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year.
1-Year Monthly Cap Index Account	Percentage change based on the cumulative sum of capped monthly S&P 500 [®] changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year.
2-Year Average Cap Index Account	Percentage change based on the monthly average S&P 500 [®] over a two-year period, subject to an Index Cap. The Index Cap may change every two years.
Account Minimum Rates	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Fixed Annuities,” then “Products”) for minimum interest, cap and participation rates.
Index Credits	Index Credits will be added to the account at the end of each indexing period. Index Credits will never be less than zero.

Surrender Charge	Nine-year Schedule. Percentage of Accumulation Value by contract year. 9.0, 8.0, 7.0, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0%. Applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any Free Withdrawals in the same contract year.
Market Value Adjustment	Yes, 9-year period. Applied only when Surrender Charges are imposed. (May not apply in all states)
Minimum Guaranteed Contract Value	87.5% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.
Cash Surrender Value	Accumulation Value less any applicable Surrender Charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.
Return of Premium Rider	As an additional guarantee, the Cash Surrender Value will never be less than premiums, minus withdrawals. This rider is automatically included on all contracts at no charge.
Free Withdrawals	By current company practice, systematic withdrawals of interest are allowed in the first year from the Fixed Rate Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without Surrender Charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT.
Transfers	May transfer Accumulation Value between accounts on each contract anniversary. Transfers out of the Two-Year Averaging Account allowed only at the end of the two-year indexing period.
Death Benefit	Upon death of Owner, Accumulation Value
Annuitization Benefit	The Accumulation Value is available for annuitization after the first year if a minimum payout of 10 years or life is elected.
Nursing Home Waiver	Available for all issue ages. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days.
Terminal Illness Rider	Available on all applicant ages. There is no charge for this rider. No surrender charge on up to 75% of the Accumulation Value in the event of a terminal illness. Features and availability may vary by state.
Rate Hold	If the initial premium is not received with the application but is received within 60 days, the contract will receive the higher of the rate on the date of receipt of the application and the rate for new issues on the date the premium is received.

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