

<b>Product Description</b>	A Flexible Premium Fixed Indexed Deferred Annuity with income benefit rider and a 7-year surrender charge schedule. Product contains a Fixed Rate Account and four Index Accounts — two of which feature the exclusive Goldman Sachs Dynamo Strategy Index.®
<b>Income Rider</b>	An income rider offers lifetime income based on 7.0% accumulation for up to 7 years plus a 7% bonus to the Benefit Base on first-year premium.
<b>Applicant Ages</b>	40 – 80 age last birthday (all Owners and Annuitants)
<b>Minimum/Maximum Premium</b>	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Products”) for current minimum and maximum premium amounts.
<b>Premium Allocation</b>	<p><b>Initial Premium:</b> 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.</p> <p><b>Subsequent Premiums:</b> Automatically added to the 1-Year Interest Account at time of receipt. On each contract anniversary, automatically reallocated between accounts according to most recent allocation instructions.</p>
<b>Accumulation Value</b>	Total of the individual Account Accumulation Values.
<b>1-Year Interest Account</b>	The interest rate is guaranteed for one year and may change on subsequent contract anniversaries subject to the contractual minimum guaranteed interest rate of 1%.
<b>Goldman Sachs Dynamo Strategy Index Accounts</b>	<p><b>1-Year Point-to-Point Participation Index Account</b> Percentage change in the Index over a 1-year period, multiplied by a Participation Rate. The Participation Rate may change each year.</p> <p><b>2-Year Point-to-Point Participation Index Account</b> Percentage change in the Index over a 2-year period, multiplied by a Participation Rate. The Participation Rate may change every two years.</p> <p>For more information about the Goldman Sachs Dynamo Strategy Index, visit <a href="http://www.solactive.com">www.solactive.com</a> and enter ticker symbol GSDYNMO5.</p>
<b>S&amp;P 500® Index Accounts</b>	<p><b>1-Year Point-to-Point Cap Index Account</b> Percentage change in the S&amp;P 500® from the previous contract anniversary, subject to an Index Cap. The Index Cap may change each year.</p> <p><b>1-Year Monthly Cap Index Account</b> Percentage change based on the cumulative sum of capped <b>monthly</b> S&amp;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.</p>
<b>Account Minimum Rates</b>	See the All-Product Summary on the Agent Website (Agents.EquiTrust.com, click “Fixed Annuities,” then “Products”) for minimum interest, cap and participation rates.
<b>Index Credits</b>	Index Credits will be added to the account at the end of each indexing period. Index Credits will never be less than zero.
<b>Guaranteed Accumulation Value Benefit</b>	At the end of year 7, the Accumulation Value will be no less than 107% of premiums, less withdrawals and income rider fees.

<b>Transfers</b>	May transfer Accumulation Value between accounts on each contract anniversary. Transfers out of the 2-year account allowed only at the end of the two-year indexing period.
<b>Surrender Charge</b>	7-year Schedule. Percentage of Accumulation Value by contract year. 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 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. (CA: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9%)
<b>Market Value Adjustment</b>	Yes, applied when Surrender Charges are imposed. (No MVA in CA and DE)
<b>Minimum Guaranteed Contract Value</b>	87.5% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.
<b>Cash Surrender Value</b>	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.
<b>Free Withdrawals</b>	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest 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.
<b>Death Benefit</b>	Upon death of Owner, Accumulation Value
<b>Annuitization Benefit</b>	On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the Annuitant's 100th birthday. The Accumulation Value is available for annuitization after the first year if a minimum payout of 10 years or life is elected.
<b>Nursing Home Waiver</b>	Available for all issue ages at no charge. After the first contract year, requires nursing home confinement of Owner for 90 days. (Not available in MA)
<b>Terminal Illness Rider</b>	Available for all issue ages at no charge. 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.
<b>Rate Hold</b>	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.

## RIDER

## INCOME MARCSEVEN RIDER

<b>Description</b>	An income rider included automatically that offers lifetime income based on 7.0% accumulation for up to 7 years and a 7% bonus on first-year premium, a guaranteed income stream for life without annuitizing, and the ability to start and stop income payments. This rider has an annual charge.
<b>Issue Requirements</b>	Owner and annuitant must be the same person, unless the owner is non-natural. Joint ownership is allowed for spouses only.

**Income Withdrawals**

This rider guarantees lifetime income through Income Withdrawals, which continue even if the Accumulation Value is depleted.

May begin anytime after the first contract year and the owner's age is at least 50. If there are joint owners, both owners must be at least age 50 to start Income Withdrawals.

Income Withdrawals are available monthly, quarterly, semiannually or annually.

**Enhanced Income Withdrawals**

Income withdrawal amount increased by 100% for single-life owner (50% for joint owners) for up to 5 years in event of chronic illness. Chronic Illness is defined as permanently unable to perform at least two of six activities of daily living (ADL), or permanent severe cognitive impairment. At start and during enhanced-benefits period, chronic illness must be physician-certified annually. Enhanced benefits do not impact lifetime income payments. Annuity must be in effect at least three years, have Accumulation Value greater than zero and no premium added in prior two years. Owner must be US resident between ages 60-90 to activate enhanced benefits.

**Rider Charge**

Annual fee of 1.25% of Accumulation Value, deducted on each contract anniversary proportionately from each crediting account.

**Income Withdrawal Amount Calculation**

The Income Withdrawal amount equals the **Benefit Base** multiplied by the **Income Withdrawal Percentage**. At each contract anniversary, the Income Withdrawal is recalculated as the greater of the prior year's Income Withdrawal amount, or the current Benefit Base multiplied by the original Income Withdrawal Percentage.

**Benefit Base**

Includes all premiums, plus 7% first-year bonus on premiums paid, less withdrawals, compounded at **7.0% annually for 7 years**, or until the start of Income Withdrawals, if earlier. The Benefit Base is only used to calculate the Income Withdrawal amount. It is not available upon surrender, death or annuitization.

**Income Withdrawal Percentage**

Based on the owner's age at the time Income Withdrawals are elected. Withdrawal percentages increase 0.10% for each age between the ages shown below. For joint owners, the age of the younger owner will be used. Once Income Withdrawals start, the percentage will never change.

Age of Owner at Time of 1st Income Withdrawal	Single Life Income Withdrawal Percentage	Joint Life Income Withdrawal Percentage
50	3.30%	2.30%
60	4.30%	3.30%
70	5.30%	4.30%
80	6.30%	5.30%
90+	7.30%	6.30%

**Step-Up Feature**

If the Accumulation Value is greater than the Benefit Base when Income Withdrawals start, and on each subsequent contract anniversary, the Benefit Base will be increased to equal the Accumulation Value. This allows for Income Withdrawal amounts to potentially increase from year to year.

**Starting & Stopping  
Income Withdrawals**

Contract owners have the ability to start and stop Income Withdrawals when they choose. If Income Withdrawals are not stopped and the Rider is not terminated, the payments will continue for the owner's lifetime, even if the Accumulation Value is zero.

If Income Withdrawals are later restarted, the payments will be the greater of the prior Income Withdrawal amount (adjusted for any Excess Withdrawals), or the original Income Withdrawal Percentage multiplied by the current Benefit Base.

**Additional Premiums**

Additional premiums will increase the Benefit Base and will receive a 7% bonus on the Benefit Base for all first-year premium. Additional premiums are **not** allowed after Income Withdrawals have started.

**Excess Withdrawals**

Withdrawals exceeding the Income Withdrawal amount are allowed at any time, but will reduce the Benefit Base and amount of future Income Withdrawals proportionately. Excess Withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment.

Required Minimum Distributions are not considered Excess Withdrawals.

**Annuitization**

If the contract is annuitized on the contract Maturity Date<sup>1</sup> for a Life Only payout, the annual annuitization payment will never be less than the annual Income Withdrawal amount.

**Spousal Continuation**

Allowed if spouse becomes sole owner and Annuitant of contract. Required to continue lifetime payments under the Joint Life payout option.

**Rider Termination**

Rider may be terminated anytime at the owner's request. Once the Rider is terminated, it cannot be restarted.

The Rider will automatically be terminated upon:

- Death of 1st contract owner, unless spousal continuation is elected
- Full surrender
- Annuitization
- Contract ownership change – other than a spousal continuation or the addition of a spousal joint owner
- Excess Withdrawals that reduce the Accumulation Value to zero

Income Benefit Rider may not be available in all states. Rider features may vary by state. See contract for complete details.

<sup>1</sup> Maturity Date is shown as the Income Date on the Contract Data page.

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Product features may vary by state. See contract for complete details. Contract issued on Contract Form Series ICC16-ET-FIA7-2000(10-16). Riders issued on Form Series ICC16-ET-IBR-FIXED(07-16), ICC16-ET-IBR-ER-FIXED(07-16), 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). May not be available in all states. EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

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