

<b>Product Description</b>	A Flexible Premium Fixed Indexed Deferred Annuity with a <b>6% Premium Bonus</b> on premiums paid in the first five years and a <b>Return of Premium</b> guarantee. Product contains a Fixed Rate Account and a variety of Index Accounts.
<b>Applicant Ages</b>	0 – 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>	<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. <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.
<b>Premium Bonus</b>	6% Premium Bonus on premiums paid in the first five years. Immediately added to Accumulation Value.
<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 no lower than 1% and no higher than 3%.
<b>1-Year Point-to-Point Cap Index Account</b>	Percentage change in the S&P 500® from the previous contract anniversary, subject to an Index Cap. The Index Cap may change each year.
<b>1-Year Average Cap Index Account</b>	Percentage change based on the <b>daily</b> average S&P 500® over a one-year period, subject to an Index Cap. The Index Cap may change each year.
<b>1-Year Average Participation Index Account</b>	Percentage change based on the <b>monthly</b> average S&P 500® over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year.
<b>1-Year Monthly Cap Index Account</b>	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.
<b>2-Year Average Cap Index Account</b>	Percentage change based on the <b>monthly</b> average S&P 500® over a two-year period, subject to an Index Cap. The Index Cap may change every two years.
<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>Surrender Charge</b>	Ten-year Schedule. Percentage of Accumulation Value by contract year. 10, 10, 10, 10, 10, 9, 8, 7, 6, 4, 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, 10 years: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5% OH, 10 years: 10, 10, 10, 10, 8, 7, 6, 4, 3, 1, 0%)
<b>Market Value Adjustment</b>	Yes, 10-year period. Applied only when Surrender Charges are imposed. (May not apply in all states)
<b>Minimum Guaranteed Contract Value</b>	100% of premiums paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%, less surrender charges.
<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>Return of Premium Rider</b>	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, subject to state availability.
<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>Transfers</b>	May transfer Accumulation Value between accounts on each contract anniversary. Transfers out of the 2-Year Average Cap Index Account allowed only at the end of the two-year indexing period.
<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 latter of the first contract anniversary after the Annuitant's 70th birthday, or 25 years after issue.  By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of five years or life is elected.
<b>Nursing Home Waiver</b>	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. (Not available in MA)
<b>Terminal Illness Rider</b>	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.
<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.

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