

INTEREST RATE SUMMARY

Rates effective



Bonus Index Annuities

MarketTwelve Bonus Index™

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation
- 1-Year Monthly Cap
- 2-Year Monthly Average Cap

MarketPower Bonus Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation*
- 1-Year Monthly Cap*
- 2-Year Monthly Average Cap

MarketBooster Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation
- 1-Year Monthly Cap

MarketTen Bonus Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 1-Year Monthly Average Participation
- 1-Year Monthly Cap
- 2-Year Monthly Average Cap

Builder Bonus Index®

(only in CT, DE, OR, TX, UT, WA)

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Daily Average Cap
- 2-Year Monthly Average Cap

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at www.EquiTrust.com ► Fixed Annuities ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

*Account subject to state approval.

See Agent Website > State Approvals for availability.

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Index Annuities

MarketValue Index®

Rates effective

- 1-Year Interest Account
- 1-Year Point-to-Point Cap
- 1-Year Monthly Average Cap
- 1-Year Monthly Average Participation*
- 1-Year Monthly Cap*
- 2-Year Monthly Average Cap

MarketSeven Index®

1-Year Interest Account

1-Year Point-to-Point Cap

1-Year Monthly Average Cap **Product temporarily suspended**

1-Year Monthly Average Participation*

1-Year Monthly Cap*

Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective

Monthly guaranteed payment on \$100,000 premium

Fixed Period

Payment Amount

5-9 Year Fixed Periods temporarily suspended

10 years

15 years

20 years

Life Only

Payment Amount

Male 65

Female 65

Joint Male 65/Female 65

Multi-Year Guarantee Annuities

Certainty™ / Certainty Select®

Rates effective

Guarantee Period

Year 1

Years 2+

5-year

6-year

8-year

10-year

Traditional Fixed Annuity

ChoiceFour®

Rates effective

Surrender

Year 1

Base Contract

9-year

MVA Option

9-year

Liquidity Option

6-year

Liquidity & MVA Options

6-year



EquiTrust®
Life Insurance Company