

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

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®

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*

Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective

Monthly guaranteed payment on \$100,000 premium

| Fixed Period | Payment Amount |
|--------------|----------------|
| 5 years | |
| 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 | Years 1+ |
|------------------|----------|
| 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 | |

*Account subject to state approval.

**Account subject to 12% minimum cap.

See Agent Website > State Approvals for availability.

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.

EquiTrust Life Insurance Company, West Des Moines, IA. For Producer Use Only. Not For Distribution to the Public.

