

# EquiTrust Annuities Product Summary

Index Annuity Products

October 31, 2014

Index Annuities	Bonus	Account Options	Current Rates (as of 10/31/14)	Guaranteed Minimum Rates	Surrender Charges	Ages	Premiums	Minimum Guaranteed Contract Value	Free Withdrawals	Riders <sup>3</sup>
<b>MarketTwelve Bonus Index<sup>®</sup></b>	12% Total 6% of premiums year 1; 2% of AV years 2, 3, 4	1-Year Pt-to-Pt Cap	3.00%	1.00%	14 years (20,20,19,19,18,17,16, 14,12,10,8,6,4,2%)	0-75	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	35.00%	10.00%						
		1-Year Monthly Cap	1.35%	0.50%						
		2-Year Monthly Avg Cap	6.00%	3.00%			Maximum \$1 Million <sup>1</sup>			
		1-Year Interest	1.00%	1.00%						
<b>MarketPower Bonus Index<sup>®</sup></b>	10% of premiums year 1	1-Year Pt-to-Pt Cap	3.25%	1.00%	14 years <sup>3</sup> (20,20,19,19,18,17,16, 14,12,10,8,6,4,2%)	0-75	1st year only	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.50%	1.00%			Minimum \$20,000 NQ/Q			
		1-Year Monthly Avg Part <sup>3</sup>	45.00%	10.00%						
		1-Year Monthly Cap <sup>3</sup>	1.50%	0.50%						
		2-Year Monthly Avg Cap	8.00%	3.00%			Maximum \$1 Million <sup>1</sup>			
		1-Year Interest	1.30%	1.00%						
<b>MarketBooster Index<sup>®</sup></b>	7% Total 4% of premiums years 1-5; 2% of AV year 2; 1% of AV year 3	1-Year Pt-to-Pt Cap	3.00%	1.00%	9 years <sup>3</sup> (17.5,17.5,17.5,17.5, 17.5,13,10,8,6%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$10,000 NQ / \$2,000 Q			
		1-Year Monthly Avg Part	35.00%	10.00%						
		1-Year Monthly Cap	1.25%	0.50%			Maximum \$1 Million <sup>1</sup>			
		2-Year Monthly Avg Cap	7.00%	3.00%						
		1-Year Interest	1.00%	1.00%						
<b>MarketTen Bonus Index<sup>®</sup></b>	6% of premiums years 1-5	1-Year Pt-to-Pt Cap	3.00%	1.00%	10 years (10,10,10,10,10, 9,8,7,6,4%)	0-80	Flexible	100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (1% for 2014 contracts), less surrender charges	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	10.00%						
		1-Year Monthly Cap	1.40%	0.50%			Maximum \$1 Million <sup>1</sup>			
		2-Year Monthly Avg Cap	7.00%	3.00%						
		1-Year Interest	1.20%	1.00%						
<b>Builder Bonus Index<sup>®</sup></b> <small>CT, DE, MN, NV, OK, OR, TX, UT &amp; WA ONLY</small>	6% of premiums year 1	1-Year Pt-to-Pt Cap	3.00%	1.00%	9 years (9,8,7,6,5,5,5,4,5,3,5, 2,5,1.5%)	0-80	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Return of Premium, Income For Life, Nursing Home Waiver
		1-Year Daily Avg Cap	3.25%	1.00%			Minimum \$30,000 NQ/Q			
		1-Year Monthly Avg Part	40.00%	10.00%						
		1-Year Monthly Cap	1.40%	0.50%			Maximum \$1 Million <sup>1</sup>			
		2-Year Monthly Avg Cap	7.00%	3.00%						
		1-Year Interest	1.20%	1.00%						
<b>MarketValue Index<sup>®</sup></b>		1-Year Pt-to-Pt Cap	4.00%	1.00%	10 years <sup>3</sup> (12,12,12,12,11,10,8, 6,4,2%)	0-80 <sup>3</sup>	Flexible	87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2014 contracts)	Interest only 1st contract year, <sup>2</sup> 10% of Account Value years 2+	Income For Life, Nursing Home Waiver
		1-Year Monthly Avg Cap	5.00%	1.00%			Minimum \$10,000 NQ/Q			
		1-Year Monthly Avg Part <sup>3</sup>	65.00%	10.00%						
		1-Year Monthly Cap <sup>3</sup>	2.00%	0.50%			Maximum \$1 Million <sup>1</sup>			
		2-Year Monthly Avg Cap	18.00%	3.00%						
		1-Year Interest	2.25%	1.00%						

Income Benefit Rider	Description	Rider Charge	Product Availability	Ages	Issue Requirements	Income Withdrawals	Withdrawal Availability	Income Withdrawal Percentage
<b>Income for Life (Optional Rider)</b>	6.5% compounded accumulation for up to 15 years on the Benefit Base	Annual fee of 0.75% of Accumulation Value	All fixed index annuities	All issue ages	Owner & annuitant must be the same person to elect the rider, unless the owner is non- natural	Lifetime income based on the greater of the Benefit Base or the Accumulation Value, multiplied by the Income Withdrawal Percentage	May begin anytime <u>after</u> 2nd contract year & age 50	5.00% at Age 65 for Single Life  See Income for Life Agent Guide (ET-IBR-1102) for additional Income Withdrawal Percentages

<sup>1</sup>Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

<sup>2</sup>By Current Company Practice

<sup>3</sup>May vary by issue age and/or state