

Rate Buy-Up Index Annuities

Rate Buy-Up Index Annuities	Bonus	Account Options	Current Rates (as of 6/22/2022)	Annual Fee	Surrender Charges	Ages	Premium	Riders
MarketForce Bonus Index™	8% of premium in year 1	1-Year Interest	3.15%	-	10 years 16, 14.5, 13, 11.5, 9.5, 8, 6.5, 5, 3, 1%	0-80	First Year Only	Nursing Home Waiver Terminal Illness Income Rider Not Available
		Index Accounts with No Fee					Minimum	
		S&P 500 1-Year Point-to-Point Cap	6.00%	-			\$10,000 NQ/Q	
		MARC 5% 1-Year Point-to-Point Participation	135.00%	-			Maximum	
		Rate Buy-Up Index Accounts with Annual Fee					\$1,000,000 ¹	
		S&P 500 1-Year Point-to-Point Cap with Fee	9.00%	1.50%			\$2,000 Additional	
		S&P 500 1-Year Point-to-Point Participation with Fee	42.00%	1.50%				
		Focus50 1-Year Point-to-Point Participation with Fee	170.00%	1.50%				
MARC 5% 1-Year Point-to-Point Participation with Fee	200.00%	1.50%						
MarketMax Index™		1-Year Interest	4.00%	-	10 years ² 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5%	0-80	Flexible	Nursing Home Waiver Terminal Illness Income Rider Not Available
		Index Accounts with No Fee					Minimum	
		S&P 500 1-Year Point-to-Point Cap	7.50%	-			\$10,000 NQ/Q	
		MARC 5% 1-Year Point-to-Point Participation	170.00%	-			Maximum	
		Rate Buy-Up Index Accounts with Annual Fee					\$1,000,000 ¹	
		S&P 500 1-Year Point-to-Point Cap with Fee	12.00%	1.00%			\$2,000 Additional	
		S&P 500 1-Year Point-to-Point Participation with Fee	47.00%	1.00%				
		Focus50 1-Year Point-to-Point Participation with Fee	180.00%	1.00%				
MARC 5% 1-Year Point-to-Point Participation with Fee	210.00%	1.00%						

Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 6/22/2022)	Premium	Surrender Charges	Free Withdrawals	Death Benefit	Riders
Certainty Select®	0-90	3 Years	3.10%	Single	10,10,9% ³	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver ¹ , Terminal Illness
		5 Years	4.00%	Minimum	10,10,9,9,8% ³			
		6 Years	4.20%	\$10,000 NQ/Q	10,10,9,9,8,8% ³			
		8 Years	4.25%	Maximum	10,10,9,9,8,8,7,7% ³			
		10 Years	4.30%	\$ 1 Million ¹	10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 6/22/2022) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour® (Base Contract)	0-85	None	4.50%	First Year Only	None	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver ¹ , Terminal Illness
ChoiceFour® (MVA)		1.50%	4.50%	Minimum	Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	4.00%	\$10,000 NQ/Q Maximum \$ 1 Million ¹	None	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	
ChoiceFour® (Liquidity + MVA)		1.50%	4.00%		Yes	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	

Single Premium Immediate Annuity	Ages	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Premium	Additional Notes
			Current Rates (as of 6/22/2022)	Monthly Payment				
Confidence Income Annuity®	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,741.28	\$100	Monthly Quarterly Semi-Annually Annually	Single Minimum \$30,000 NQ/Q Maximum \$ 1 Million ¹	Payments may vary in states with Premium Tax: CA, CO ME, NV, SD, WY
			10-Year Fixed Period	\$996.72				
			15-Year Fixed Period	\$749.75				
			20-Year Fixed Period	\$624.46				
	0-85	Single & Joint Life	Life Only - Male 65	\$585.76				
			Life Only - Female 65	\$536.94				
		Joint Life - M65 / F65	\$474.01			Life payments may vary by qualified type		

Rate Hold: 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 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.

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval. After year 1, \$250,000 per contract year for MarketTen Bonus, MarketValue, MarketSeven and MarketMax

²By Current Company Practice

³May vary by state

⁴Available through age 80

Minimum Guaranteed Contract Values

MarketPower, MarketValue, MarketSeven: 87.5% at 2%

MarketForce, MarketMax: 87.5% at 1%

MarketTen Bonus: 100% at 1% less Surrender Charges

ChoiceFour: 100% at 1% less Surrender Charges

Certainty Select: 87.5% at 2%

