

**Product description**

A flexible-premium, fixed index deferred annuity with Long-Term Care (LTC) Rider and NeverStop® Health Coaching & Rewards Program. Product contains a fixed-rate account and a variety of index accounts, including the S&P 500® Index and these custom, risk-controlled indices: S&P MARC 5% Excess Return Index and Barclays Focus50 Index. For Non-Qualified funds only.

Applicant ages

50-80, all owners/annuitants (50-74 in WI). Annuitant must be the owner unless trust-owned. Joint ownership not allowed.

Minimum/maximum premium

Initial minimum: \$50,000; Subsequent minimum: \$2,000
Maximum additional premium after Year 1: \$250,000
Long-term care coverage limit Year 1: \$1,000,000

Accumulation Value

Total of individual Account Accumulation Values.

Account Minimum Rates

See the All-Product Summary on Agents.EquiTrust.com.

Index credits

Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.

Surrender charges

10-year schedule. Percentage of Accumulation Value by contract year. 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.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

Market Value Adjustment

Applies when surrender charges are imposed.

Minimum Guaranteed Contract Value

87.5% of premiums paid, less rider charges, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.

Cash Surrender Value

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.

By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges.

Free withdrawals

After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal.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 by EFT.

Transfers

May transfer Accumulation Value between accounts on each contract anniversary.

Death benefit

Upon death of owner, Accumulation Value.

Annuitization benefit

On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the annuitant's 100th birthday. 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.

Nursing Home Waiver

Included for all applicant ages at no charge. After the first contract year, access up to 100% of the Accumulation Value in the event of nursing home confinement of owner for 90 days.

Terminal Illness Rider

Included for all applicant ages at no charge. After the first contract year, owner may access up to 75% of the Accumulation Value in the event of the owner's terminal illness. Features may vary by state.

Indices

S&P 500

Widely regarded as the single best gauge of large-cap U.S. equities. More than \$16 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$10 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on this index, visit spglobal.com/spdji, ticker: SPX.

S&P MARC 5% Excess Return Index

Seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. This index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. In low-volatility environments, the index risk-control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%). For more information on this index, visit SPIndices.com spglobal.com/spdji, ticker: SPMARC5.

Barclays Focus50 Index

Seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks, on a risk-adjusted basis. The broad universe consists of all stocks listed on the NYSE and NASDAQ issued by companies headquartered in the U.S. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control. For more information on this index, visit Indices.Barclays/Focus50, ticker: BXIIF50E.

Available accounts

Fixed account

Fixed rate account

1-Year Interest Account — The fixed rate is guaranteed for one contract year. On contract anniversaries, the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.

Index accounts

S&P 500 Index

1-Year Point-to-Point Cap — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap.

1-Year Point-to-Point Participation — Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate.

1-Year Monthly Average Participation — Index credits are based on the percentage change in the S&P 500 Index monthly average from the previous contract anniversary, multiplied by the participation rate.

S&P MARC 5% Excess Return Index

1-Year Point-to-Point Participation — Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate.

Barclays Focus50 Index

1-Year Point-to-Point Participation — Index credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate.

Long-Term Care Rider

Rider description

The Long-Term Care Rider provides tax-free¹ benefits for qualified long-term care services. Such services may include home health care, assisted living, adult day health care or nursing home care. Rider is subject to a monthly rider charge and first-year premium load.

Qualification

Issued with contract automatically. Fully guaranteed; cannot lapse.

Assured Digital Underwriting

Underwritten by Assured Allies Services via video interview. Applicant will be placed in one of three underwriting classes: Preferred, Standard or Secure. The interview takes approximately 30 minutes and includes identification verification (current government-issued photo ID), questions about healthcare status, cognitive screening tests and physical screening tests. See Assured Digital Underwriting Agent Guide for more details, including how to schedule underwriting and prepare your client for the interview.

Coverage Ratio

Choice of Coverage Ratio, up to a maximum that varies by age and underwriting class, applied to all premiums received in the first 5 years.

Initial LTC Benefit Base = Premium x Coverage Ratio.

Benefit Base grows at 3% annually for up to 20 years or time of claim, whichever comes first.

LTC Benefit Base is reduced by the amount of benefits paid.

LTC Benefit Base

Premium additions in the first five contract years are multiplied by the Coverage Ratio and added to the LTC Benefit Base. Premium added after the fifth contract year increases the LTC Benefit Base dollar for dollar.

Withdrawals will reduce the Benefit Base proportionately. Withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment.

Monthly benefit amount

The monthly benefit amount is set at the time of claim and determined by the value of the Long-Term Care Benefit Base.

Monthly benefit amount = (Net Amount at Risk x vesting % + Accumulation Value) / 60 months.

Net Amount at Risk = LTC Benefit Base - Accumulation Value.

Frequency and duration of benefit payments

Monthly long-term care benefit amounts are paid out over 5 years (60 months). Benefit payments reduce the annuity Accumulation Value dollar for dollar, but continue even if the annuity's Accumulation Value is depleted — as long as no additional withdrawals are taken. Benefit payments may be stopped and restarted based on client needs. LTC benefits are paid from cost basis first, then gain after cost basis has been fully distributed.

Benefit vesting

4-year vesting schedule: 20%, 40%, 60%, 80%, 100%. After four years, benefits are fully vested.

Benefits eligibility

Based on:

- Inability to perform two of six activities of daily living (ADLs) or cognitive impairment
- Plan of care provided by physician
- Benefits used for qualified long-term care services

Annual certification

Annual physician certification of ADLs or cognitive impairment.

Benefits taxation

Benefits are tax-free¹, subject to daily IRS maximum. Receipts are not required for submission to EquiTrust or IRS unless benefits exceed IRS maximum and are used for long-term care services.

Receipt of benefits

Benefits are indemnity-based; there is no requirement to submit receipts. Payments must be used for qualified long-term care services.

Rider charges

A 1.00% premium load is applied to any premiums received in the first contract year. The monthly rider charge is equal to a percentage based on attained age and underwriting class, then multiplied by the Net Amount at Risk and the vesting percentage. Monthly charges reduce the Minimum Guaranteed Contract Value and Accumulation Value dollar for dollar. Charges continue after a rider claim and until the Accumulation Value is zero.

The Long-Term Care Rider will terminate under any of the following conditions:

Rider termination

- Death of owner
- Surrender of base annuity contract
- Accumulation Value becomes zero due to non-LTC withdrawals or surrender
- Annuitization of base annuity contract
- Change in owner/annuitant
- Spousal continuation of the base contract
- Long-term care benefit payments reduce the Benefit Base to zero

If elected, the following changes occur:

Inflation protection

- Maximum Coverage Ratio is reduced to 100% of premium.
- Year 1 premium load is increased and the percentage is based on issue age and underwriting class.
- Lowers maximum Year 1 LTC coverage to \$250,000.
- LTC Benefit Base increases by 5% annually until time of claim.

 **NeverStop® Health Coaching & Rewards Program**

The NeverStop Health Coaching & Rewards Program offers individualized coaching for successful aging and access to wellness services. This program includes assessments, action plans and earned Wellness Credits every 2 years for up to 20 years. Wellness Credits are based on active participation and added to the Long-Term Care Benefit Base at time of claim to increase the amount of LTC benefit. Partial participation will result in partial credits.

Description

The maximum amount of Wellness Credits available at the end of every two years is equal to a percentage of the Benefit Base at the beginning of the 2-year period, and varies by risk class.

The program also provides additional wellness benefits, such as access to wellness websites, mobile apps, special offers, subscriptions and discounts for wellness/aging services, and access to a wellness concierge. This program is not available in MA, MD, OR and VA.

Qualification

Enrollment in the NeverStop Health Coaching & Rewards Program is automatic and includes a \$100 annual fee, charged to the Accumulation Value at the beginning of each contract year for the life of the contract. Rider may be terminated at any time after the contract is issued. (No annual fee for NeverStop Health Coaching & Rewards Program in MT.)



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¹Long-term care (LTC) benefits are typically tax-free under the Internal Revenue Service (IRS) Code Section 7702B. Generally, the minimum tax-free LTC benefit payable from all coverage on the same insured is limited to the greater of actual qualified LTC expenses or the per diem rate established by the IRS.

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May not be available in all states. Product features may vary by state. See contract for complete details. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16); ET-LTC(01-24); ET-WEL(01-24). Index accounts issued on Form Series ICC19-ET-P2P(05-19) or ET-P2P(05-19); ICC19-ET-IPP(05-19) or ET-IPP(05-19); and ICC18-ET-IAP(05-18) or ET-IAP(05-19). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.

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