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## **Rate Change on Annuity and Life Products**

**Effective July 1, 2020**

**(Rate hold requirement date June 30th)**

Rate Decrease on all EquiTrust Annuity Products and WealthHorizon Life.

### **Transition Rules**

To receive the current rates, applications must be received via mail, fax or E-App on Tuesday, June 30th by 5:00 PM (Central).

If fax is confirmed, do not resend; please allow for processing time.

## Life Products

### No Rate Change to WealthMax Bonus Life

<b>WealthHorizon Life</b>	<b>Rate</b>	<b>New Illustrated Rate</b>
1-Year Interest	4.50% (formerly 5.00%)	4.50% (formerly 5.00%)
1-Year Pt-to-Pt Cap	9.50% (formerly 11.00%)	5.92% (formerly 6.62%)
1-Year Monthly Avg Part	75.00% (formerly 90.00%)	4.86% (formerly 5.81%)
1-Year Pt-to-Pt Part (Barclays)	140.00% (formerly 150.00%)	5.92% (formerly 6.62%)
1-Year Pt-to-Pt Part (MARC 5)	150.00% (formerly 165.00%)	5.92% (formerly 6.62%)

[Click here](#) to see the current Annuity All Product Summary

[Click here](#) to see the current Life All Product Summary

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Questions? Call Sales Support  
at 866-598-3694 or visit the Agent  
Website at [Agents.EquiTrust.com](http://Agents.EquiTrust.com)



Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services.

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IC20-ECN-1069  
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