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NEWSWIRE

Rate Change on Annuity and Life Products

Effective August 21, 2020

(Rate hold requirement date August 20th)

Rate Decrease on all EquiTrust Annuity and Life Products.

Transition Rules

To receive the current rates, applications must be received via mail, fax or E-App on Thursday, August 20th by 5:00 PM (Central).

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

Annuity Products

MarketPower Bonus Index

1-Yr Interest
 S&P 500 1-Yr Pt-to-Pt Cap
 S&P 500 1-Yr Mo Avg Cap
 S&P 500 1-Yr Mo Avg Part
 S&P 500 1-Yr Mo Cap
 S&P 500 2-Yr Mo Avg Cap
 Focus50 1-Yr Pt-to-Pt Part
 Focus50 2-Yr Pt-to-Pt Part

Rates if Income Rider Not Elected

1.15% (formerly 1.60%)
 2.25% (formerly 3.00%)
 2.50% (formerly 3.25%)
 25.00% (formerly 27.00%)
 1.30% (formerly 1.50%)
 5.00% (formerly 7.00%)
 45.00% (formerly 65.00%)
 65.00% (formerly 90.00%)

Rates if Income Rider is Elected

1.00% (formerly 1.40%)
 2.00% (formerly 2.75%)
 2.25% (formerly 3.00%)
 23.00% (formerly 24.00%)
 1.15% (formerly 1.35%)
 4.00% (formerly 6.00%)
 40.00% (formerly 60.00%)
 60.00% (formerly 85.00%)

MarketTen Bonus Index

1-Yr Interest
 S&P 500 1-Yr Pt-to-Pt Cap
 S&P 500 1-Yr Mo Avg Cap
 S&P 500 1-Yr Mo Avg Part
 S&P 500 1-Yr Mo Cap
 S&P 500 2-Yr Mo Avg Cap
 Focus50 1-Yr Pt-to-Pt Part
 Focus50 2-Yr Pt-to-Pt Part

Rates if Income Rider Not Elected

1.10% (formerly 1.50%)
 2.25% (formerly 2.75%)
 2.50% (formerly 3.00%)
 23.00% (formerly 25.00%)
 1.20% (formerly 1.40%)
 5.00% (formerly 6.00%)
 45.00% (formerly 60.00%)
 65.00% (formerly 80.00%)

Rates if Income Rider is Elected

1.00% (formerly 1.25%)
 2.00% (formerly 2.50%)
 2.25% (formerly 2.75%)
 18.00% (formerly 20.00%)
 1.10% (formerly 1.30%)
 4.00% (formerly 5.00%)
 40.00% (formerly 50.00%)
 60.00% (formerly 70.00%)

MarketValue Index

1-Yr Interest
 S&P 500 1-Yr Pt-to-Pt Cap
 S&P 500 1-Yr Pt-to-Pt Part
 S&P 500 1-Yr Mo Avg Cap
 S&P 500 1-Year Mo Avg Part
 S&P 500 1-Year Mo Cap
 S&P 500 2-Yr Mo Avg Cap
 Focus50 1-Yr Pt-to-Pt Part
 Focus50 2-Yr Pt-to-Pt Part

Rates if Income Rider Not Elected

2.50% (formerly 2.75%)
 4.25% (formerly 4.50%)
 28.00% (formerly 30.00%)
 4.75% (formerly 5.00%)
 45.00% (no change)
 2.00% (no change)
 10.00% (formerly 12.00%)
 85.00% (formerly 100.00%)
 120.00% (formerly 140.00%)

Rates if Income Rider is Elected

2.25% (formerly 2.50%)
 4.00% (formerly 4.25%)
 25.00% (formerly 28.00%)
 4.50% (formerly 4.75)
 35.00% (no change)
 1.80% (no change)
 9.00% (formerly 10.00%)
 75.00% (formerly 90.00%)
 100.00% (formerly 120.00%)

MARC 5% 1-Yr Pt-to-Pt Part	100.00% (formerly 110.00%)	90.00% (formerly 100.00%)
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MarketSeven Index

	Rates if Income Rider Not Elected	Rates if Income Rider is Elected
1-Yr Interest	2.25% (formerly 2.50%)	2.00% (formerly 2.25%)
S&P 500 1-Yr Pt-to-Pt Cap	4.00% (formerly 4.25%)	3.75% (formerly 4.00%)
S&P 500 1-Yr Pt-to-Pt Part	26.00% (formerly 28.00%)	24.00% (formerly 25.00%)
S&P 500 1-Yr Mo Avg Cap	4.50% (formerly 5.00%)	4.25% (formerly 4.50%)
S&P 500 1-Year Mo Avg Part	43.00% (formerly 45.00%)	38.00% (formerly 40.00%)
S&P 500 1-Year Mo Cap	1.90% (formerly 2.00%)	1.65% (formerly 1.75%)
S&P 500 2-Yr Mo Avg Cap	9.00% (formerly 10.00%)	8.00% (formerly 9.00%)
Focus50 1-Yr Pt-to-Pt Part	80.00% (formerly 90.00%)	65.00% (formerly 75.00%)
Focus50 2-Yr Pt-to-Pt Part	115.00% (formerly 125.00%)	90.00% (formerly 100.00%)
MARC 5% 1-Yr Pt-to-Pt Part	90.00% (formerly 100.00%)	75.00% (formerly 85.00%)

Certainty Select (Multi-Year Guarantee Annuity)

3-Year	1.20% (formerly 1.50%)
5-Year	1.70% (formerly 2.10%)
6-Year	1.85% (formerly 2.20%)
8-Year	2.00% (formerly 2.40%)
10-Year	2.20% (formerly 2.60%)

ChoiceFour (Traditional Fixed Annuity)

Base Contract	2.40% (formerly 2.80%)
MVA Option	2.40% (formerly 2.80%)
Liquidity Option	2.00% (formerly 2.40%)
Liquidity + MVA Option	2.00% (formerly 2.40%)

Confidence Income Annuity (Single Premium Immediate Annuity)

Monthly Guaranteed Payment on \$100,000 Premium)

5-Year Fixed Period	\$1,671.15 (formerly \$1,681.41)
10-Year Fixed Period	\$907.59 (formerly \$924.71)
15-Year Fixed Period	\$666.64 (formerly \$684.72)
20-Year Fixed Period	\$546.47 (formerly \$560.72)
Life Only - Male 65	\$499.71 (formerly \$524.22)
Life Only - Female 65	\$453.00 (formerly \$476.83)
Joint Life - M 65 / F 65	\$398.58 (formerly \$418.84)

Life Products

WealthMax Bonus Life	Rate	Illustrated Rate
1-Year Interest	3.50% (formerly 4.00%)	3.50%
1-Year Pt-to-Pt Cap	7.00% (formerly 8.00%)	4.60%
1-Year Monthly Avg Part	70.00% (no change)	4.55%
1-Year Pt-to-Pt Part (Barclays)	125.00% (no change)	4.60%
1-Year Pt-to-Pt Part (MARC 5)	140.00% (no change)	4.60%
WealthHorizon Life	Rate	Illustrated Rate
1-Year Interest	4.00% (formerly 4.50%)	4.00%
1-Year Pt-to-Pt Cap	9.00% (formerly 9.50%)	5.67%
1-Year Monthly Avg Part	75.00% (no change)	4.86%
1-Year Pt-to-Pt Part (Barclays)	140.00% (no change)	5.67%
1-Year Pt-to-Pt Part (MARC 5)	150.00% (no change)	5.67%

[Click here](#) to see the Annuity All Product Summary with 8/21/20 rates.

[Click here](#) to see the Life All Product Summary with 8/21/20 rates.

Questions? Call Sales Support
at 866-598-3694 or visit the Agent
Website at 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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