



NEWSWIRE

Rate Change on Annuity and Life Products

Effective March 13, 2020
(Rate hold requirement date March 12th)

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, March 12th by 5:00 PM (Central).

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

Annuity Products

MarketPower Bonus Index

1-Year Interest
1-Year Pt-to-Pt Cap
1-Year Monthly Avg Cap
1-Year Monthly Avg Part
1-Year Monthly Cap
2-Year Monthly Avg Cap

Rates if Income Rider

Not Elected

1.15% (formerly 1.50%)
2.25% (formerly 3.00%)
2.75% (formerly 3.50%)
30.00% (formerly 50.00%)
1.10% (formerly 1.20%)
6.00% (formerly 8.00%)

Rates if Income Rider is Elected

1.00% (no change)
2.00% (no change)
2.50% (formerly 2.75%)
25.00% (formerly 30.00%)
1.00% (no change)
5.00% (formerly 6.00%)

MarketTen Bonus Index

1-Year Interest
1-Year Pt-to-Pt Cap
1-Year Monthly Avg Cap
1-Year Monthly Avg Part
1-Year Monthly Cap
2-Year Monthly Avg Cap

Rates if Income Rider**Not Elected**

1.05% (formerly 1.20%)
2.00% (formerly 2.25%)
2.50% (formerly 2.75%)
25.00% (formerly 40.00%)
1.10% (formerly 1.15%)
5.00% (formerly 6.00%)

**Rates if Income Rider
is Elected**

1.00% (formerly 1.15%)
1.75% (formerly 2.00%)
2.25% (formerly 2.50%)
20.00% (formerly 35.00%)
1.00% (no change)
4.00% (formerly 5.00%)

MarketValue Index

1-Year Interest
1-Year Pt-to-Pt Cap
1-Year Pt-to-Pt Part
1-Year Monthly Avg Cap
1-Year Monthly Avg Part
1-Year Monthly Cap
2-Year Monthly Avg Cap
1-Year Pt-to-Pt Part (Dynamo)
2-Year Pt-to-Pt Part (Dynamo)

Rates if Income Rider**Not Elected**

2.25% (formerly 2.40%)
4.25% (formerly 4.75%)
31.00% (formerly 40.00%)
4.50% (formerly 5.50%)
48.00% (formerly 70.00%)
1.70% (no change)
12.00% (formerly 16.00%)
70.00% (formerly 80.00%)
100.00% (no change)

**Rates if Income Rider
is Elected**

2.10% (formerly 2.25%)
4.00% (formerly 4.50%)
28.00% (formerly 38.00%)
4.25% (formerly 5.00%)
40.00% (formerly 60.00%)

1.50% (no change)
10.00% (formerly 15.00%)
65.00% (formerly 75.00%)
95.00% (no change)

MarketSeven Index

1-Year Interest
1-Year Pt-to-Pt Cap
1-Year Pt-to-Pt Part
1-Year Monthly Avg Cap
1-Year Monthly Avg Part
1-Year Monthly Cap
2-Year Monthly Avg Cap
1-Year Pt-to-Pt Part (Dynamo)
2-Year Pt-to-Pt Part (Dynamo)

Rates if Income Rider

Not Elected

2.15% (formerly 2.35%)
4.00% (formerly 4.75%)
30.00% (formerly 37.00%)
4.50% (formerly 5.50%)
50.00% (formerly 60.00%)
1.50% (no change)
10.00% (formerly 13.00%)
75.00% (no change)
100.00% (no change)

**Rates if Income Rider
is Elected**

2.00% (formerly 2.25%)
3.75% (formerly 4.50%)
28.00% (formerly 35.00%)
4.25% (formerly 5.00%)
45.00% (formerly 55.00%)
1.40% (no change)
9.00% (formerly 12.00%)
70.00% (no change)
90.00% (no change)

Certainty Select (Multi-Year Guarantee Annuity)

3-Year

5-Year

6-Year

8-Year

10-Year

1.50% (formerly 2.00%)
1.75% (formerly 2.50%)
2.00% (formerly 2.60%)
2.20% (formerly 2.70%)
2.30% (formerly 2.75%)

ChoiceFour (Traditional Fixed Annuity)

Base Contract

MVA Option

Liquidity Option

Liquidity + MVA Option

2.40% (formerly 2.90%)

2.40% (formerly 2.90%)

2.00% (formerly 2.40%)

2.00% (formerly 2.40%)

Confidence Income Annuity (Single Premium Immediate Annuity)

Monthly Guaranteed Payment on \$100,000 Premium)

5-Year Fixed Period

10-Year Fixed Period

15-Year Fixed Period

20-Year Fixed Period

Life Only - Male 65

Life Only - Female 65

Joint Life - M 65 / F 65

\$1,685.52 (formerly \$1,718.51)

\$907.59 (formerly \$933.31)

\$657.68 (formerly \$673.39)

\$537.06 (formerly \$551.20)

\$486.27 (formerly \$513.27)

\$439.97 (formerly \$466.18)

\$381.20 (formerly \$406.13)

Life Products

WealthMax Bonus Life

1-Year Interest

1-Year Pt-to-Pt Cap

1-Year Monthly Avg Part

1-Year Pt-to-Pt Part (Barclays)

1-Year Pt-to-Pt Part (MARC 5)

Rate

3.50% (no change)

7.00% (no change)

70.00% (formerly 85.00%)

110.00% (no change)

120.00% (no change)

New Illustrated Rate

3.50% (no change)

4.60% (formerly 4.60%)

4.55% (formerly 4.60%)

4.60% (formerly 4.60%)

4.60% (formerly 4.60%)

WealthHorizon Life

1-Year Interest

1-Year Pt-to-Pt Cap

1-Year Monthly Avg Part

1-Year Pt-to-Pt Part (Barclays)

1-Year Pt-to-Pt Part (MARC 5)

Rate

4.50% (formerly 5.00%)

10.00% (formerly 11.00%)

90.00% (formerly 110.00%)

150.00% (no change)

165.00% (no change)

New Illustrated Rate

4.50% (formerly 5.00%)

6.17% (formerly 6.62%)
5.81% (formerly 6.62%)
6.17% (formerly 6.62%)
6.17% (formerly 6.62%)

[Click here](#) to see the Annuity All Product Summary dated 3/13

[Click here](#) to see the Life All Product Summary dated 3/13

**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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