



NEWSWIRE

CHANGES To All Index Annuities: Custom, Risk-Control Options Added Income-Rider Withdrawal Percentages Lowered

New indices are available for your index-annuity clients! In addition to the popular S&P 500® Index, annuity buyers can allocate all or a portion of their money to two new volatility-control indices – managed by Barclays Bank PLC or S&P Dow Jones Indices LLC.

MarketPower Bonus Index and **MarketTen Bonus Index** Accounts:

1 fixed-rate; 7 index-linked: 5 S&P 500, 2 Barclays Focus50

MarketValue Index and **MarketSeven Index** Accounts:

1 fixed-rate; 9 index-linked: 6 S&P 500, 2 Barclays Focus50, 1 S&P MARC 5%

To view the revised All-Product Summary, [click here](#).

Volatility-control indices appeal to accumulation-focused clients who wish to diversify beyond equities, and seek more consistent annual credits.

New Indices – Effective 4/1/20

Barclays Focus50 Index™

- Available with all four index annuities
- Seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices.
- 1-Year Point-to-Point Participation and 2-Year Point-to-Point Participation Accounts
- Client-Use Video – [Click Here](#)
- Client-Use Flyer – [Click Here](#)

S&P MARC 5% Excess Return Index

- Available with MarketValue Index and MarketSeven Index
- Seeks multi-asset diversification within a simple risk-weighting framework of three asset-class indices: equities, commodities, and fixed income
- 1-Year Point-to-Point Participation Account
- Client-Use Video – [Click Here](#)
- Client-Use Flyer – [Click Here](#)

Transition

The new indices and index accounts are available on or after April 1, 2020. Revised Disclosure Statements dated 04-20 are on AppBuilder and E-App now, and must be used in order to elect the new accounts. The 04-20 Disclosure Statements are required beginning May 1, 2020.

Goldman Sachs Dynamo Strategy Index Removed – Effective 4/15/20

Currently available on MarketValue Index and MarketSeven Index, the Dynamo Index will not be available for applications received on or after April 15, 2020. For MarketValue Index and MarketSeven Index applications received before April 15, 2020, the Dynamo Index will be available. To elect Dynamo Index-linked accounts before the April 15 app-received deadline, use Disclosure Statements dated 01-19 – available on [The Buzz](#).

Income Rider Changes – Effective 4/15/20

Income Withdrawal Percentages on income benefit riders will be lower for applications received on or after April 15, 2020. The new Income Withdrawal Percentages are reflected in sales materials which show a revision date of “3-20” next to the form number in the lower left corner. Online illustrations created between April 1 and April 14 will allow you to choose either the new or old Withdrawal Percentages; beginning April 15 the new Withdrawal Percentages will be illustrated. The Income Rider Calculator will reflect the Withdrawal Percentage change on April 15. Applications received before April 15 will receive the current, higher Income Withdrawal Percentages. The new Income Withdrawal Percentages apply to applications received on or after April 15, 2020; 04-20-dated Disclosure Statements are required.

Revised Sales Materials – Order Supplies Now

Client brochures and agent guides dated 3-20 (on the back page, lower left corner) reflect all the changes described above: addition of the Focus50 Index and MARC 5% Index accounts, removal of the Dynamo Index accounts, and lower Income Withdrawal Percentages. For the apps-received period April 1 – April 14, the Focus50, MARC 5% and Dynamo-linked accounts will be available concurrently, and the current, higher Income Withdrawal Percentages available. Order supplies at Agents.EquiTrust.com, Order Supplies link – [click here](#); login is required.

**Questions? Call Sales Support
at 866-598-3694 or visit the Agent
Website at Agents.EquiTrust.com**



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