



PLEASE READ - IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes.

Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except that for the S&P 500 Dynamic Intraday TCA Index, Barclays Focus50 Index and S&P MARC5 Index crediting options, the non-guaranteed values are illustrated also using back-tested results for the periods in the most recent 10-year period the Indices were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

The S&P 500 Dynamic Intraday TCA Index, Barclays Focus50 Index and S&P MARC5 Index are volatility-control indices. A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.



MarketEdge Bonus Index™ Annuity

A Flexible Premium Fixed Index Deferred Annuity

A FIXED ANNUITY ILLUSTRATION PREPARED FOR
Valued Client

PREPARED BY REPRESENTATIVE

Valued Agent

Michigan

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Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

This material was prepared to support the promotion and marketing of an EquiTrust annuity contract. Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation. EquiTrust, its affiliates, and their respective employees do not provide tax, accounting, investment, or legal advice.

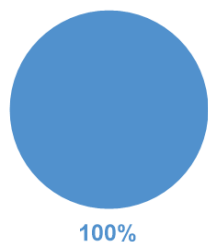
DATE PREPARED

03/28/25 10:50 AM MT



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West Des Moines, IA 50266-2521
866-598-3692

Account Allocation



0%	1-Year Interest Account
0%	S&P 500 Index 1-Year Point-To-Point Cap Index Account
0%	S&P 500 Index 1-Year Point-To-Point Cap Index Account (1.00% Fee)
0%	S&P 500 Index 1-Year Point-To-Point Participation Index Account (1.00% Fee)
0%	S&P 500 Index 1-Year Point-To-Point Performance Trigger Index Account
0%	S&P 500 Index 1-Year Monthly Average Participation Index Account
0%	S&P 500 Index 1-Year Monthly Cap Index Account
100%	S&P 500 Dynamic Intraday TCA Index 1-Year Point-To-Point Participation Index Account
0%	S&P 500 Dynamic Intraday TCA Index 2-Year Point-To-Point Participation Index Account
0%	S&P MARC5 Index 1-Year Point-To-Point Participation Index Account
0%	Barclays Focus50 Index 1-Year Point-To-Point Participation Index Account

1-YEAR INTEREST ACCOUNT

The interest rate is declared at issue and guaranteed for one year. The interest rate may change each year, subject to a 1% minimum guaranteed rate.

S&P 500® INDEX ACCOUNTS

- **1-Year Point-to-Point Cap Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, subject to a cap. The cap may change each year, subject to a 1.00% minimum.
- **1-Year Point-to-Point Participation Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by the participation rate. The participation rate may change each year subject to a 10% minimum.
- **1-Year Point-to-Point Performance Trigger Index Account**
Annual index credits are based on the change from the previous contract anniversary. If index growth is positive, the Performance Trigger Rate is credited. If the index decreases or has no growth, index credits are zero. The Performance Trigger Rate may change each year, subject to a 1.00% minimum.
- **1-Year Monthly Average Participation Index Account**
Percentage change based on the monthly average S&P 500 over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year subject to a 10% minimum.
- **1-Year Monthly Cap Index Account**
Percentage change based on the cumulative sum of capped monthly S&P 500 changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year, subject to a 0.50% minimum.

S&P 500® DYNAMIC INTRADAY TCA INDEX ACCOUNTS

- **1-Year Point-to-Point Participation Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.
- **2-Year Point-to-Point Participation Index Account**
Index credits are based on the percentage change in the index over a two-year period, multiplied by a participation rate. The participation rate may change each two-year period, subject to a 10% minimum.

S&P MARC5 INDEX ACCOUNTS

- **1-Year Point-to-Point Participation Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

- **1-Year Point-to-Point Participation Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

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MarketEdge Bonus Index™ Annuity Narrative Summary

Account Accumulation Value

The Account Accumulation Value is equal to the premium allocated to the Account, plus a 8% premium bonus, plus interest credited or index credits, less any Partial Surrenders.

Account Value Bonus

A bonus equal to 4% of the Accumulation Value on the first, second and third anniversaries.

Accumulation Value

The Accumulation Value is the total of the individual Account Accumulation Values.

Cash Surrender Value

The Cash Surrender Value is the Accumulation Value less any applicable Surrender Charge, 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.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 3.00%.

Death Benefit

The Death Benefit is the greater of the Accumulation Value or the Minimum Guaranteed Contract Value.

Interest Earned

Interest Earned will be based on a declared Interest Rate and credited to the 1-Year Interest Account.

Index Change

The Index Change will be based on the changes in the underlying index over the indexing period and the crediting method of the Index Account.

Credited Rate

The Credited Rate will be based on the Index Change over the one-year or two-year indexing period, and the Index Cap, or Participation Rate applicable for the Index Account.

Index Credits

Index Credits are calculated based on the Account Accumulation Value and the Credited Rate for the individual Index Account. The Index Credits in any period will never be less than zero.

Index Strategy Fees

A fee is deducted from the Account Value in any of the fee accounts, at the beginning of the contract year, based on the Account Value in those accounts. The initial charge will occur on the contract effective date and will be based on the premium plus the premium bonus allocated to those index strategies.

Surrender Charges

This annuity product is a long-term contract with substantial penalties for early surrender. A Surrender Charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The Surrender Charges are for 10 years and decline as follows:

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
16%	14.50%	13%	11.50%	9.50%	8%	6.50%	5%	3%	1%

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Market Value Adjustment

We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The MVA is not applicable in all states.

Partial Surrenders

Each contract year after the first, you may withdraw up to 10% of the Accumulation Value without being subject to a Surrender Charge or MVA. Current tax law requires that at age 73, you begin receiving the minimum distributions each year from a tax-qualified retirement plan, including an IRA. Required minimum distributions are treated as Partial Surrenders from your contract.

Withdrawals, Benefits, Charges

The total of any Partial Surrenders.

Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days. Nursing Home Waiver availability may vary by state.

Terminal Illness Rider

You may withdraw up to 75% of the Accumulation Value without charges if you are diagnosed with a terminal illness. Terminal Illness availability may vary by state. The annuity contract contains complete details.

Tax Treatment

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½. If this is a qualified annuity, all distributions may be taxable. Under current tax law, annuities grow tax deferred and an annuity is not required for tax deferral in qualified plans. EquiTrust Life Insurance Company cannot give legal, tax, or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

Annuitization

You may choose to have the proceeds of this contract paid under a payment option on your maturity date. This is called annuitizing your contract. When you annuitize, you can choose from several options, including lifetime income and/or a specified period of years. Once you annuitize your contract, you may not surrender it or have access to any values of your annuity. The maturity date is age 105.

Important Information about Your Illustration

This illustration is not intended as a complete discussion of this annuity contract. The annuity contract contains complete details. This illustration is not intended to be a substitute for the annuity contract, nor is it part of the contract. The terms of the annuity contract are controlling in all cases. For any non-guaranteed elements presented in this illustration, (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

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MarketEdge Bonus Index™ Annuity

A Flexible Premium Fixed Index Deferred Annuity



Prepared By:	Valued Agent	Type of Funds:	Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Initial Premium Bonus:	\$8,000.00

Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Account Value Bonus	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value	Death Benefit
1	66	108,000	0	4,320	112,320	94,349	90,125	112,320
2	67	0	0	4,493	116,813	99,875	92,829	116,813
3	68	0	0	4,673	121,485	105,692	95,614	121,485
4	69	0	0	0	121,485	107,515	98,482	121,485
5	70	0	0	0	121,485	109,944	101,436	121,485
6	71	0	0	0	121,485	111,766	104,480	121,485
7	72	0	0	0	121,485	113,589	107,614	121,485
8	73	0	0	0	121,485	115,411	110,842	121,485
9	74	0	0	0	121,485	117,841	114,168	121,485
10	75	0	0	0	121,485	120,270	117,593	121,485
11	76	0	0	0	121,485	121,485	121,120	121,485
12	77	0	0	0	121,485	124,754	124,754	124,754
13	78	0	0	0	121,485	128,497	128,497	128,497
14	79	0	0	0	121,485	132,352	132,352	132,352
15	80	0	0	0	121,485	136,322	136,322	136,322
16	81	0	0	0	121,485	140,412	140,412	140,412
17	82	0	0	0	121,485	144,624	144,624	144,624
18	83	0	0	0	121,485	148,963	148,963	148,963
19	84	0	0	0	121,485	153,432	153,432	153,432
20	85	0	0	0	121,485	158,035	158,035	158,035
30	95	0	0	0	121,485	212,385	212,385	212,385
40	105	0	0	0	121,485	285,428	285,428	285,428

The values of the index accounts are assumed to grow at the guaranteed indexed interest rate of 0%. This is a hypothetical illustration of this annuity. This is a worst case scenario.

In this projection and each of the following projections of values, Age refers to the end of year age; or issue age plus the number of elapsed years.

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MarketEdge Bonus Index™ Annuity

A Flexible Premium Fixed Index Deferred Annuity



Prepared By:	Valued Agent	Type of Funds:	Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Initial Premium Bonus:	\$8,000.00

Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Interest Earned	Account Value Bonus	Accumulation Value	Cash Surrender Value	Death Benefit
1	66	108,000	0	0	4,320	112,320	94,349	112,320
2	67	0	0	2,949	4,611	119,879	102,497	119,879
3	68	0	0	16,457	5,453	141,790	123,357	141,790
4	69	0	0	0	0	141,790	125,484	141,790
5	70	0	0	12,022	0	153,812	139,199	153,812
6	71	0	0	8,497	0	162,308	149,324	162,308
7	72	0	0	6,859	0	169,168	158,172	169,168
8	73	0	0	0	0	169,168	160,709	169,168
9	74	0	0	10,080	0	179,248	173,871	179,248
10	75	0	0	7,528	0	186,776	184,909	186,776
11	76	0	0	0	0	186,776	186,776	186,776
12	77	0	0	4,903	0	191,680	191,680	191,680
13	78	0	0	26,314	0	217,993	217,993	217,993
14	79	0	0	0	0	217,993	217,993	217,993
15	80	0	0	18,483	0	236,476	236,476	236,476
16	81	0	0	13,063	0	249,540	249,540	249,540
17	82	0	0	10,546	0	260,086	260,086	260,086
18	83	0	0	0	0	260,086	260,086	260,086
19	84	0	0	15,498	0	275,583	275,583	275,583
20	85	0	0	11,574	0	287,158	287,158	287,158
30	95	0	0	17,795	0	441,488	441,488	441,488
40	105	0	0	27,358	0	678,761	678,761	678,761

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical index performance over the most recent 10 year period. It is likely that the indexed accounts will not repeat their historical performance, the non-guaranteed elements will change, and actual results may be more or less favorable, but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of amounts you can expect from your annuity contract.

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Projected Account Values

S&P 500 Dynamic Intraday TCA Index 1-Year Point-To-Point Participation Index Account

Premium Allocation: 100%

Initial Participation Rate: 30%

Guaranteed Values

Non-Guaranteed Values

End of Year	Age	Premium	Index Change	Credited Rate	Withdrawals, Benefits, Fees	Index Credits	Account Value Bonus	Account Accumulation Value	Credited Rate	Withdrawals, Benefits, Fees	Index Credits	Account Value Bonus	Account Accumulation Value
1	66	108,000	-4.51%	0.00%	0	0	4,320	112,320	0.00%	0	0	4,320	112,320
2	67	0	8.75%	0.00%	0	0	4,493	116,813	2.63%	0	2,949	4,611	119,879
3	68	0	45.76%	0.00%	0	0	4,673	121,485	13.73%	0	16,457	5,453	141,790
4	69	0	-2.13%	0.00%	0	0	0	121,485	0.00%	0	0	0	141,790
5	70	0	28.26%	0.00%	0	0	0	121,485	8.48%	0	12,022	0	153,812
6	71	0	18.41%	0.00%	0	0	0	121,485	5.52%	0	8,497	0	162,308
7	72	0	14.09%	0.00%	0	0	0	121,485	4.23%	0	6,859	0	169,168
8	73	0	-14.76%	0.00%	0	0	0	121,485	0.00%	0	0	0	169,168
9	74	0	19.86%	0.00%	0	0	0	121,485	5.96%	0	10,080	0	179,248
10	75	0	14.00%	0.00%	0	0	0	121,485	4.20%	0	7,528	0	186,776
11	76	0	-4.51%	0.00%	0	0	0	121,485	0.00%	0	0	0	186,776
12	77	0	8.75%	0.00%	0	0	0	121,485	2.63%	0	4,903	0	191,680
13	78	0	45.76%	0.00%	0	0	0	121,485	13.73%	0	26,314	0	217,993
14	79	0	-2.13%	0.00%	0	0	0	121,485	0.00%	0	0	0	217,993
15	80	0	28.26%	0.00%	0	0	0	121,485	8.48%	0	18,483	0	236,476
16	81	0	18.41%	0.00%	0	0	0	121,485	5.52%	0	13,063	0	249,540
17	82	0	14.09%	0.00%	0	0	0	121,485	4.23%	0	10,546	0	260,086
18	83	0	-14.76%	0.00%	0	0	0	121,485	0.00%	0	0	0	260,086
19	84	0	19.86%	0.00%	0	0	0	121,485	5.96%	0	15,498	0	275,583
20	85	0	14.00%	0.00%	0	0	0	121,485	4.20%	0	11,574	0	287,158
30	95	0	14.00%	0.00%	0	0	0	121,485	4.20%	0	17,795	0	441,488
40	105	0	14.00%	0.00%	0	0	0	121,485	4.20%	0	27,358	0	678,761

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements. The Initial Participation Rate is declared at issue. The Participation Rate may change annually, subject to a minimum of 10%.

This projection illustrates how the Company would have determined the index credits for this account based on the S&P 500 Dynamic Intraday TCA Index values from 1/1/2015 to 12/31/2024. The returns from this period are repeated over and over until the maturity date of the contract is reached. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change and the actual values will be higher or lower than those illustrated here.

The index performance shown prior to 8/14/23 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

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Comparison of Historical Periods

S&P 500 Dynamic Intraday TCA Index 1-Year Point-To-Point Participation Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P 500 Dynamic Intraday TCA Index performance to calculate the values. These examples assume you allocated an initial premium of \$100,000 to the 1-Year Point-To-Point Participation Index Account on January 1st and you did not take any withdrawals during the period.

Best 10 Year Period			
1/1/2012 - 12/31/2021			
Annualized Return over the period: 5.12%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	15.30%	4.59%	\$117,476
2	36.97%	11.09%	\$135,725
3	6.02%	1.81%	\$143,704
4	-4.51%	0.00%	\$143,704
5	8.75%	2.63%	\$147,476
6	45.76%	13.73%	\$167,721
7	-2.13%	0.00%	\$167,721
8	28.26%	8.48%	\$181,942
9	18.41%	5.52%	\$191,993
10	14.09%	4.23%	\$200,107

Worst 10 Year Period			
1/1/2007 - 12/31/2016			
Annualized Return over the period: 3.33%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	0.49%	0.15%	\$112,485
2	-15.28%	0.00%	\$116,985
3	23.67%	7.10%	\$130,304
4	20.06%	6.02%	\$138,147
5	1.88%	0.56%	\$138,925
6	15.30%	4.59%	\$145,302
7	36.97%	11.09%	\$161,418
8	6.02%	1.81%	\$164,333
9	-4.51%	0.00%	\$164,333
10	8.75%	2.63%	\$168,647

Most Recent 10 Year Period			
1/1/2015 - 12/31/2024			
Annualized Return over the period: 4.40%			
End of Year	Index Change	Credited Rate	Account Accumulation Value
1	-4.51%	0.00%	\$112,320
2	8.75%	2.63%	\$119,879
3	45.76%	13.73%	\$141,790
4	-2.13%	0.00%	\$141,790
5	28.26%	8.48%	\$153,812
6	18.41%	5.52%	\$162,308
7	14.09%	4.23%	\$169,168
8	-14.76%	0.00%	\$169,168
9	19.86%	5.96%	\$179,248
10	14.00%	4.20%	\$186,776



It is likely that the index will not repeat historical performance, the non-guaranteed elements will change and the actual values will be higher or lower than those illustrated here. The index performance shown prior to 8/14/23 reflects back-tested results, which is not actual performance but is calculated by applying the existing parameters.

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Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is age 105. This example illustrates *10-Year Fixed Period*. Other annuity options are available, such as Interest Only, Lifetime Income and Lifetime Income with a Fixed Period. Actual annuity payments will depend on the option selected and when you elect to begin payments. The annuity contract contains complete details.

Annuitant	Valued Client
Gender	Male
Maturity Date	Age 105
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

Guaranteed Values	
Account Value at Maturity	\$121,485
Annuity Payment Rate per \$1,000	8.96
Annuity Payment Amount	\$1,088.51

Non-Guaranteed Values	
Account Value at Maturity	\$678,761
Annuity Payment Rate per \$1,000	9.61
Annuity Payment Amount	\$6,522.90

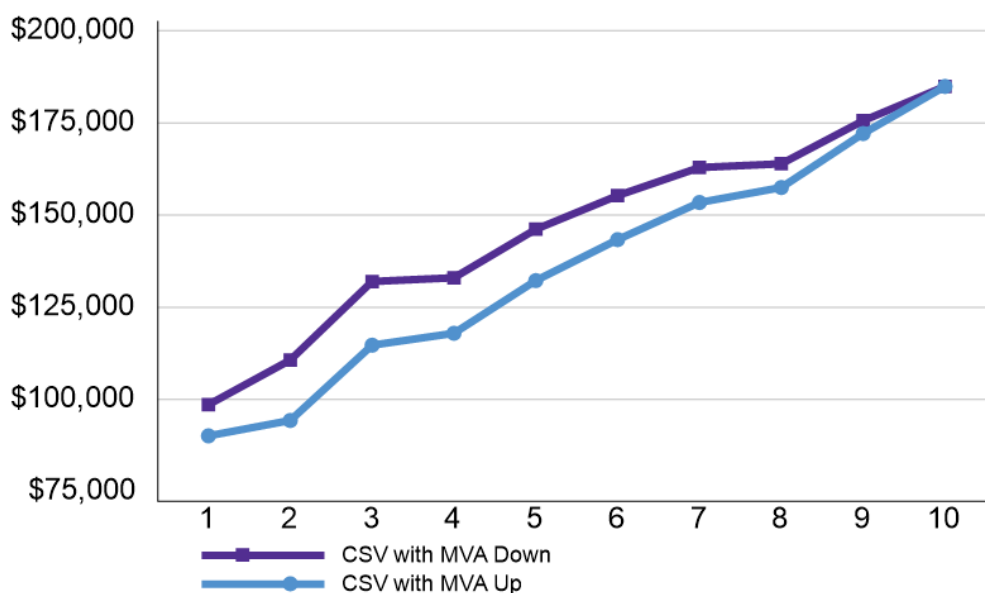
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MVA Impact on Surrender Value Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 2.00% and then increases to 3.00% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 1.00% in the first year.

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA likely will decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

The MVA does not apply upon death. The MVA is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free amount. It is important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

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Prepared By:	Valued Agent	Type of Funds:	Qualified
Prepared For:	Valued Client	Initial Premium:	\$100,000
Gender, Age:	Male, 65	Initial Premium Bonus:	\$8,000.00



SUPPLEMENT - Hypothetical Best 10 Year Period Contract Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Withdrawal	Interest Earned	Account Value Bonus	Accumulation Value	Cash Surrender Value	Death Benefit
1	66	108,000	0	4,957	4,518	117,476	98,679	117,476
2	67	0	0	13,029	5,220	135,725	116,045	135,725
3	68	0	0	2,451	5,527	143,704	125,022	143,704
4	69	0	0	0	0	143,704	127,178	143,704
5	70	0	0	3,773	0	147,476	133,466	147,476
6	71	0	0	20,245	0	167,721	154,304	167,721
7	72	0	0	0	0	167,721	156,820	167,721
8	73	0	0	14,220	0	181,942	172,845	181,942
9	74	0	0	10,051	0	191,993	186,233	191,993
10	75	0	0	8,114	0	200,107	198,106	200,107
11	76	0	0	9,185	0	209,292	209,292	209,292
12	77	0	0	23,213	0	232,505	232,505	232,505
13	78	0	0	4,199	0	236,704	236,704	236,704
14	79	0	0	0	0	236,704	236,704	236,704
15	80	0	0	6,214	0	242,918	242,918	242,918
16	81	0	0	33,347	0	276,265	276,265	276,265
17	82	0	0	0	0	276,265	276,265	276,265
18	83	0	0	23,423	0	299,689	299,689	299,689
19	84	0	0	16,555	0	316,244	316,244	316,244
20	85	0	0	13,365	0	329,609	329,609	329,609
30	95	0	0	22,015	0	542,922	542,922	542,922
40	105	0	0	36,262	0	894,283	894,283	894,283

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements and the historical performance over the Best 10 Year Period of each Index Account (see details starting on page 9). It is likely that the indexed accounts will not repeat their historical performance, the non-guaranteed elements will change, and actual results may be more or less favorable, but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of amounts you can expect from your annuity contract.

A fee is deducted from the Account Value in any of the fee accounts, at the beginning of the contract year, based on the Account Value in those accounts. The initial charge will occur on the contract effective date and will be based on the premium plus the premium bonus allocated to those index strategies.

Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation.

MarketEdge Bonus Index™ Annuity

A Flexible Premium Fixed Index Deferred Annuity



SUPPLEMENT - Diversification Opportunity

The table below summarizes how often the 1-year terms produce gains (or do not produce gains) for each strategy, along with the best and average 1-year returns for each strategy. In addition, the same results are provided for an equally weighted combination of all strategies.

Rates are current as of February 28, 2025. Rates are subject to change.

Strategy	Current Cap / Par Rate	Total Observations	Percent of Observations with Gains	Percent of Observations with Credited Rate of 0%	Best 1-Year Performance	Average Annual Return
S&P 500 1-Year Point-To-Point Cap	3.50%	350	77.71%	22.29%	3.50%	2.64%
S&P 500 1-Year Point-To-Point Cap 1.00% Fee	5.00%	350	77.71%	22.29%	5.00%	3.70%
S&P 500 1-Year Point-To-Point Participation 1.00% Fee	35%	350	77.71%	22.29%	21.95%	4.63%
S&P 500 1-Year Performance Trigger	3.00%	350	77.71%	22.29%	3.00%	2.33%
S&P 500 1-Year Monthly Average Participation	40.00%	350	76.57%	23.43%	14.41%	2.90%
S&P 500 1-Year Monthly Cap	1.25%	350	33.71%	66.29%	13.29%	1.56%
S&P 500 Dynamic Intraday TCA 1-Year Point-To-Point Participation	30%	218	77.06%	22.94%	17.54%	4.33%
S&P 500 Dynamic Intraday TCA 2-Year Point-To-Point Participation	45%	218	44.50%	55.50%	39.31%	5.98%
S&P MARC5 1-Year Point-To-Point Participation	85%	338	77.22%	22.78%	15.21%	4.00%
Barclays Focus50 1-Year Point-To-Point Participation	80%	242	81.82%	18.18%	13.07%	3.98%
Premium spread equally among all strategies listed above.		218	94.04%	5.96%	11.09%	3.63%

This is a hypothetical illustration of an annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements and historical index performance. It is likely that the indexed accounts will not repeat their historical performance, the non-guaranteed elements will change, and actual results may be more or less favorable, but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of amounts you can expect from your annuity contract.

A fee is deducted from the Account Value in any of the fee accounts, at the beginning of the contract year, based on the Account Value in those accounts. The initial charge will occur on the contract effective date and will be based on the premium plus the premium bonus allocated to those index strategies.

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Disclosure Page

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