

Interest Rate Summary

Rates effective January 15, 2019



Index Annuities

MarketPower Bonus Index®

Rates effective January 15, 2019

	Non-IBR Rates	IBR Rates
1-Year Interest Account	1.50%	1.00%
1-Year Point-to-Point Cap	3.00%	2.00%
1-Year Monthly Average Cap	3.50%	2.75%
1-Year Monthly Average Part	50.00%	30.00%
1-Year Monthly Cap	1.20%	1.00%
2-Year Monthly Average Cap	8.00%	6.00%

MarketTen Bonus Index®

Rates effective January 15, 2019

	Non-IBR Rates	IBR Rates
1-Year Interest Account	2.00%	1.90%
1-Year Point-to-Point Cap	5.00%	3.75%
1-Year Monthly Average Cap	6.00%	3.75%
1-Year Monthly Average Part	60.00%	45.00%
1-Year Monthly Cap	1.30%	1.00%
2-Year Monthly Average Cap	8.00%	6.00%

MarketValue Index®

Rates effective January 15, 2019

	Non-IBR Rates	IBR Rates
1-Year Interest Account	2.75%	2.25%
1-Year S&P 500® Point-to-Point Cap	6.00%	4.75%
1-Year S&P 500® Point-to-Point Participation	55.00%	40.00%
1-Year S&P 500® Monthly Average Cap	7.00%	5.50%
1-Year S&P 500® Monthly Average Participation	100.00%	60.00%
1-Year S&P 500® Monthly Cap	1.90%	1.60%
2-Year S&P 500® Monthly Average Cap	20.00%	15.00%
1-Year Dynamo Point-to-Point Participation	80.00%	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%	95.00%

MarketSeven Index™

Rates effective January 15, 2019

	Non-IBR Rates	IBR Rates
1-Year Interest Account	3.00%	2.25%
1-Year S&P 500® Point-to-Point Cap	6.00%	5.00%
1-Year S&P 500® Point-to-Point Participation	45.00%	38.00%
1-Year S&P 500® Monthly Average Cap	7.00%	5.00%
1-Year S&P 500® Monthly Average Participation	70.00%	60.00%
1-Year S&P 500® Monthly Cap	1.75%	1.50%
2-Year S&P 500® Monthly Average Cap	15.00%	12.00%
1-Year Dynamo Point-to-Point Participation	90.00%	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%	90.00%

Single Premium Immediate Annuity

Confidence Income Annuity®

Rates effective September 17, 2018

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,741.28
10 years	\$944.12
15 years	\$684.72
20 years	\$563.12

Life Only	Payment Amount
Male 65	\$568.76
Female 65	\$520.30
Joint Male 65/Female 65	\$457.97

Multi-Year Guarantee Annuities

Certainty Select®

Rates effective May 15, 2018

Guarantee Period	
3-year	2.50%
5-year	3.00%
6-year	3.10%
8-year	3.20%
10-year	3.25%

Traditional Fixed Annuity

ChoiceFour®

Rates effective October 16, 2018

	Surrender	Year 1
Base Contract	9-year	3.25%
MVA Option	9-year	3.25%
Liquidity Option	6-year	3.00%
Liquidity & MVA Options	6-year	3.00%

Rate Hold: Original applications must be received in good order at EquiTrust by the day prior to the rate effective date to hold previous rate. Rates on 1035 Exchanges and Qualified Plan Transfers will be held for 60 days from the date the application and supporting documents are received at EquiTrust. Funds received after 60 days will receive the interest rate in effect when the funds are received.

Interest Rate Summary Availability: EquiTrust does not print the Interest Rate Summary for mailing purposes. Rates are available online at Agents.EquiTrust.com ► Annuity Agent ► Interest Rates. Or call Sales Support at 866/598-3694. Interest Rate Summary is updated continuously; please check for latest rates before presenting to clients.

EquiTrust Life Insurance Company

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