Company	**EquiTrust Life Insurance Company**
A.M Best Rating	B++
Standard and Poor's Rating	A-
Product Type	Fixed Indexed
Product	**SmartBoost™ Index** (SPDA)
Policy Form Number	ICC25-ET-SBA-2000(01-25)
Distribution Channels Sold In	Independent
Product Launch Date	8/6/2025
Bonus	N/A
Surrender Charge	**10 Years** 9.00, 8.00, 7.00, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	4 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

Company	**EquiTrust Life Insurance Company**
Product	**SmartBoost™ Index** (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.50%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	7% of Premiums Paid after year one
Death Benefit	**Years 1 - 10** Benefit Base, adjusted for withdrawals, if annuitized for a minimum five-year period OR **Greater of:** Full Account Value or 4.00% of the Premium Paid, adjusted for withdrawals, annually until death **Years 11+** Full Account Value (See GMAB for additional details)
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	NQ, IRA, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	0 - 80
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A

Company	**EquiTrust Life Insurance Company**
Product	**SmartBoost™ Index** (SPDA)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	**Actively Marketed** Boost
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	NOTE: Commission below will be increased by 1.00% for qualifying premiums received through 06/30/26.
State Approvals	**Variations Approved In:** FL, MO, TX, UT, WA **States Not Approved In:** CA, IN, NY, PA
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** A. 7.00% B. 3.50% & 0.50% trail C. 1.00% & 1.00% trail **Ages 76+** A. 5.25% B. 2.6250% & 0.50% trail C. 1.00% & 1.00% trail
Data thought to be current as of:	8/6/2025

Company	**EquiTrust Life Insurance Company**
Product	**SmartBoost™ Index** (SPDA)

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Rates Effective August 6, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
EquiTrust Life Insurance Company	**SmartBoost™ Index** (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	8.00% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	50.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500 Dynamic Intraday TCA Index	Annual	Annual Point-to-Point	70.00%	N/A	N/A	N/A	10% / N/A / N/A	N/A
			S&P 500	Annual	Performance Triggered	N/A	N/A	N/A	N/A	N/A / N/A / N/A	6.50%
Current Fixed Account Rate(s)		4.50%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		Performance triggered account credits company declared rate if growth of index is positive. A minimum of $2,000 must be allocated to each crediting method selected.									

Company	**EquiTrust Life Insurance Company**
Benefit Name	**Boost**
Products Available On	SmartBoost™ Index
Benefit Launch Date	8/6/2025
Can Benefit Be Terminated?	No
Benefit Issue Ages	0 - 80
Waiting Period to Exercise Benefit	N/A
Step-Up	No
Step-Up Frequency	N/A
Step-Up Restarts Waiting Period	No
Spousal Continuation	No
Current Annual Benefit Charge	N/A
Maximum Annual Benefit Charge	N/A
Charge Frequency	N/A
Charge Based on	N/A
Rollup Interest Type	N/A
Rollup	N/A
Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

Company	**EquiTrust Life Insurance Company**
Benefit Name	**Boost**
Guaranteed Minimum Accumulation Benefit	Mandatory Boost rider guarantees the Account Value and Benefit Base will be equivalent to the Premium Paid accumulated at 4% (simple interest) annually, less withdrawals. A Benefit Base of 140% of the Premium Paid is available as a Death Benefit in years 1-10, if the client annuitizes over a five-year period. If a five-year payout is not taken, the Death Benefit is equal to 4.00% of the Premium Paid (simple interest) each year.
Benefit Close Date	N/A