

# INTEREST RATE SUMMARY

Rates effective March 3, 2016



## Bonus Index Annuities

### MarketTwelve Bonus Index®

Rates effective March 3, 2016

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	2.25%
1-Year Daily Average Cap	2.50%
1-Year Monthly Average Participation	30.00%
1-Year Monthly Cap	1.15%
2-Year Monthly Average Cap	5.00%

### MarketPower Bonus Index®

Rates effective March 3, 2016

1-Year Interest Account	1.20%
1-Year Point-to-Point Cap	2.75%
1-Year Daily Average Cap	3.00%
1-Year Monthly Average Participation	35.00%
1-Year Monthly Cap	1.30%
2-Year Monthly Average Cap	7.00%

### MarketBooster Index®

Rates effective October 31, 2014

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	3.00%
1-Year Daily Average Cap	3.25%
1-Year Monthly Average Participation	35.00%
1-Year Monthly Cap	1.25%

### MarketTen Bonus Index®

Rates effective March 3, 2016

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	30.00%
1-Year Monthly Cap	1.30%
2-Year Monthly Average Cap	6.00%

### Builder Bonus Index®

(only in CT, DE, MN, NV, OK, OR, TX, UT, WA)

Rates effective March 3, 2016

1-Year Interest Account	1.00%
1-Year Point-to-Point Cap	2.50%
1-Year Daily Average Cap	2.75%
1-Year Monthly Average Participation	30.00%
1-Year Monthly Cap	1.30%
2-Year Monthly Average Cap	6.00%

## Index Annuities

### DynaMARC Index™

Rates effective March 3, 2016

1-Year Interest Account	2.25%
1-Year Dynamo Point-to-Point Participation	75.00%
2-Year Dynamo Point-to-Point Participation	100.00%
1-Year S&P 500® Point-to-Point Cap	4.25%
1-Year S&P 500® Monthly Cap	1.80%

### MarketValue Index®

Rates effective March 3, 2016

1-Year Interest Account	2.25%
1-Year Point-to-Point Cap	4.50%
1-Year Monthly Average Cap	5.00%
1-Year Monthly Average Participation	55.00%
1-Year Monthly Cap	1.90%
2-Year Monthly Average Cap	14.00%

## Single Premium Immediate Annuity

### Confidence Income Annuity®

Rates effective March 3, 2016

Monthly guaranteed payment on \$100,000 premium

Fixed Period	Payment Amount
5 years	\$1,701.99
10 years	\$920.42
15 years	\$668.88
20 years	\$551.20

Life Only	Payment Amount
Male 65	\$540.78
Female 65	\$492.97
Joint Male 65/Female 65	\$431.73

## Multi-Year Guarantee Annuities

### Certainty Select®

Rates effective March 3, 2016

Guarantee Period	
3-year	1.80%
5-year	2.50%
6-year	2.65%
8-year	2.85%
10-year	3.00%

## Traditional Fixed Annuity

### ChoiceFour®

Rates effective March 3, 2016

	Surrender	Year 1
Base Contract	9-year	2.50%
MVA Option	9-year	2.50%
Liquidity Option	6-year	2.10%
Liquidity & MVA Options	6-year	2.10%

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.