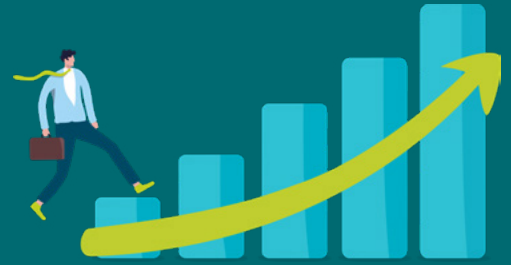


EQUITRUST REWARDS

2024 agent tiered compensation plan



QUALIFYING FOR THE TIERED COMPENSATION PLAN

To qualify for the 2024 EquiTrust Rewards tiered compensation plan, a writing agent must achieve \$5 million of EquiTrust **fixed index annuity** (FIA) business in calendar year 2024.

PROVISIONS OF THE PLAN



The qualification period is based on FIA production with contract effective dates Jan. 1 through Dec. 31, 2024.



Qualified writing agents at the PGA level and below receive an additional 1.0% commission on eligible premium.



Only first-year FIA premium counts toward qualification and the additional compensation under the plan.



Internal replacements that meet our guidelines and criteria are eligible.



Licensed Only (LO) agents are eligible, with the exception of LOs appointed through a broker-dealer or bank. For qualifying LO agents, the additional compensation is paid through normal commission arrangements.



For split-agent cases, production credit is based on the commission split selected on the application.



Payments are applied retroactively on all 2024 FIA business once an agent achieves the \$5 million production requirement. The additional compensation earned under the plan is paid quarterly at the end of the month in April 2024, July 2024, October 2024 and January 2025 for each preceding quarter's production.

Sales of all EquiTrust fixed index annuities — Bridge[®], MarketPower Bonus Index[®], MarketTen Bonus Index[®], MarketValue Index[®], MarketSeven Index[®], MarketFive Index[™], MarketForce Bonus Index[™] and MarketMax Index[™] — are eligible for EquiTrust Rewards tiered compensation plan. Premium for contracts that are free-looked or surrendered is excluded. The writing agent must have an active contract with EquiTrust and be in good standing to be eligible. EquiTrust reserves the right to modify or terminate this plan at any time.

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.

ET-GEN-FLR-TIEREDCOMP (02-24)

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