



The following rates are current as of 9/3/2020. These rates reflect our best rates for a given duration and may represent different carriers.

	EquiTrust Wealth Max Bonus	EquiTrust Wealth Horizon
1 Year Interest Account	3.50%	4.00%
1 Year Point to Point Cap Index Account	7.00%	9.00%
1 Year Monthly Average Participation Index Account	70.00%	90.00%
1 Year Point to Point Participation Barclays Index Account	110.00%	150.00%
1 Year Point to Point Participation Marc 5	120.00%	165.00%

For full plan details please call Jason Collins at 1-800-926-8875 x156.







The following rates are current as of 1/7/2019. These rates reflect our best rates for a given duration and may represent different carriers.

	National Western Life Lifetime Returns Select
Current Interest Rate	3.55%
Next Index Date Participation Rate (Option A) <sup>1</sup>	125.00%
Next Index Date Monthly Cap Rate (Option D) <sup>1</sup>	3.25%
Next Index Date Annual Cap Rate (Option J) <sup>1</sup>	10.00%

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<sup>1</sup> If the policy is issued within 60 days of the application received date, then the parameters used for the first index date after issue will be the greater of the rates in effect on the date the application was received or the rates in effect on the date the policy is issued. Policies issued more than 60 days after the application received date will use parameters in effect at the time of issue. For applicable fixed annuities, the 1<sup>st</sup> Year Rate only applies to the initial premium.

Option A: Annual Reset with Monthly Average Option D: Annual Reset with Monthly Cap Option J: Annual Point to Point



