

This schedule amends and supersedes all previous schedules and applies to all annuity applications received on or after the effective date. Commission reductions may apply to special programs. Commission for any product not identified below shall be 0%. **The following commissions are effective for all states where products are approved. Check state approvals at Agents.EquiTrust.com.** All other rules are listed on page 2.

Index Annuities								
	Option A – default (Upfront)		Option B (Upfront + Trail)			Option C (Trail)		
	Year 1		Year 1		Trail	Year 1		Trail
MarketPower Bonus Index	10.00%		6.00%		0.50%	3.00%		1.00%
State Variations: AK, CT, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	9.00%		5.50%		0.50%	2.82%		1.00%
	Year 1	Year 2-5	Year 1	Year 2-5	Trail	Year 1	Year 2-5	Trail
MarketTen Bonus Index	8.00%	4.00%	5.00%	2.50%	0.50%	3.00%	1.50%	1.00%
MarketValue Index	9.00%	4.50%	5.50%	2.75%	0.50%	3.00%	1.50%	1.00%
	Year 1	Year 2-3	Year 1	Year 2-3	Trail	Year 1	Year 2-3	Trail
MarketSeven Index								
Ages 0-75	7.50%	3.75%	4.75%	2.375%	0.50%	3.00%	1.50%	1.00%
Ages 76-80	5.625%	2.8125%	3.5625%	1.78125%	0.50%	2.50%	1.25%	1.00%
Ages 81-85	3.75%	1.875%	2.375%	1.1875%	0.50%	2.00%	1.00%	1.00%

Traditional Fixed Annuity	
ChoiceFour	Year 1
Ages 0-80	7.00%
Ages 81-85	5.25%

Multi-Year Guarantee Annuities		
Certainty Select		
3 Year	Ages 0-80	3.00%
	Ages 81-90	2.25%
5, 6, 8, 10 Year	Ages 0-80	4.00%
	Ages 81-90	3.00%
End-of-Term Renewal Commission		1.25% of Accumulation Value

Single Premium Immediate Annuity		
Confidence Income	5-9 Year Period Certain	3.75%
	10-20 Year Period Certain & Life Options	4.00%

Additional Provisions

Certainty Select Renewal Commissions

- Renewal commissions available only for 3, 5, 6, 8 or 10 year renewal periods.
- Renewal commissions subject to chargeback if policy surrendered within 12 months following policy renewal: 100% chargeback during months 1-6 and 50% during months 7-12. No chargebacks at owner's death for renewal commissions.

Chargebacks

All commissions will be reversed under the following circumstances:	During months		MarketTen Bonus		During months		All other products excluding Confidence Income	
Upon death of any owner	1-6		100%		1-6		100%	
	7-12		50%		7-12		50%	
Upon surrender or annuitization	1-12		100%		1-6		100%	
	13-24		50%		7-12		50%	

- Any commission paid after the date of death will be reversed 100%.
- EquiTrust reserves the right to chargeback commission in accordance with the above schedule for withdrawals in excess of the penalty-free amount.

Index Annuity Commission Option – Option A (Upfront)

- If no commission option is selected, the commission will be paid through Option A.
- If agent is Licensed Only to an entity or person other than their own corporation, the commission will be paid through Option A.

Index Annuity Trail Commissions

- Commission option must be selected at the time of contract application.
- Once a contract is issued, commission option cannot be changed.
- Trail commissions are payable annually based on the contract's Accumulation Value on the contract's anniversary.
- If Option B or C is selected, upon death of the agent the agent's specified beneficiary will receive a lump sum payment equal to the difference between Option A commission and what has been received under Option B or C.
- Commission will not be paid on premiums received after the date of death of the agent.
- The commission on a joint-owner contract is based on the age of the older joint owner.
- Split commission is not allowed on Options B and C.

Commission Hold Policy on Confidence Income

A Delivery Receipt is required on all Confidence Income contracts. Payment of commission will be held until a signed Delivery Receipt is received at EquiTrust.

Minimum Commission Payments

Commissions are payable only when a minimum of \$25.00 has been accumulated. If at year end, commissions do not exceed \$25.00, no amount is due to the agent and the account will be zeroed out.

Commission Arising from Business Solicited by Agents Under Your Supervision

Commission on business solicited by agents determined by EquiTrust to be under your supervision will not be earned unless you are appointed with EquiTrust in the state of issue within ninety (90) days of the effective date of the contract. Your commission on such business will be calculated assuming scheduled commission to all agents in the supervisory stream as determined by EquiTrust are earned and paid. Regardless of any other provision of this contract, no commissions will be earned by you on any business solicited by any agent not determined by EquiTrust to be under your supervision for such solicitation.