

MGA COMMISSION SCHEDULE



EFFECTIVE 02/04/2026

This schedule amends and supersedes all previous schedules and applies to all 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 pages 2 and 3.

Fixed Index Annuities

Product	Ages	OPTION A Default (Upfront)		OPTION B Upfront + Trail			OPTION C Trail		
		Year 1	Trail	Year 1	Trail	Trail	Year 1	Trail	
MarketEdge Bonus Index™	0-75	7.00%		3.50%		0.50%	1.00%	1.00%	
	76-80	5.25%		2.625%		0.50%	1.00%	1.00%	
MarketPower Bonus Index®	0-75	8.00%		4.00%		0.50%	1.00%	1.00%	
	State variations: AK, CT, DE, ID, IL, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA	7.00%		3.50%		0.50%	1.00%	1.00%	
MarketTen Bonus Index®	0-75	7.00%	3.50%	3.50%	1.75%	0.50%	1.00%	0.50%	1.00%
	76-80	5.25%	2.625%	2.625%	1.3125%	0.50%	1.00%	0.50%	1.00%
MarketValue Index®	0-75	7.00%	3.50%	3.50%	1.75%	0.50%	1.00%	0.50%	1.00%
	76-80	5.25%	2.625%	2.625%	1.3125%	0.50%	1.00%	0.50%	1.00%
	81-85	3.50%	1.75%	1.75%	0.875%	0.50%	1.00%	0.50%	1.00%
MarketSeven Index®	0-75	5.50%	2.75%	2.75%	1.375%	0.50%	1.00%	0.50%	1.00%
	76-80	4.125%	2.0625%	2.0625%	1.03125%	0.50%	1.00%	0.50%	1.00%
	81-85	2.75%	1.375%	1.375%	0.6875%	0.50%	1.00%	0.50%	1.00%
MarketFive Index®	0-75	5.00%	2.50%	2.50%	1.25%	0.50%	1.00%	0.50%	1.00%
	76-80	3.75%	1.875%	1.875%	0.9375%	0.50%	1.00%	0.50%	1.00%
	81-90	2.50%	1.25%	1.25%	0.625%	0.50%	1.00%	0.50%	1.00%
MarketEarly Income™ Index	45-75	7.00%	3.50%	3.50%	1.75%	0.50%	1.00%	0.50%	1.00%
	76-80	5.25%	2.625%	2.625%	1.3125%	0.50%	1.00%	0.50%	1.00%
MarketFuture Bonus Income™ Index	40-75	7.00%	3.50%	3.50%	1.75%	0.50%	1.00%	0.50%	1.00%
	76-80	5.25%	2.625%	2.625%	1.3125%	0.50%	1.00%	0.50%	1.00%
SmartBoost™ Index	0-75	7.00%		3.50%		0.50%	1.00%	1.00%	
	76-80	5.25%		2.625%		0.50%	1.00%	1.00%	

Commission for year 1 is paid on any premiums received in the first year. Commission for years 2-3 or years 2-5 is paid on any premiums received in the years specified. Commission for jointly owned contracts is based on the age of the older owner.

LTC Fixed Index Annuity

Product	Ages	OPTION A Default (Upfront)		OPTION B Upfront + Trail			OPTION C Trail		
		Year 1	Years 2-5	Year 1	Years 2-5	Trail	Year 1	Years 2-5	Trail
Bridge®	50-75	9.00%	4.50%	4.50%	2.25%	0.50%	1.00%	0.50%	1.00%
	76-80	6.75%	3.375%	3.375%	1.6875%	0.50%	1.00%	0.50%	1.00%

Multi-Year Guarantee Annuities

Product	Ages	3 year	5, 6, 8, 10 year	End-of-term renewal commission
Certainty Select®	0-80	2.00%	3.00%	1.00%
	81-90	1.50%	2.25%	1.00%

Traditional Fixed Annuity

Product	Ages	Year 1
ChoiceFour®	0-80	5.50%
	81-85	4.125%

Single Premium Immediate Annuity

Product	5-9 year period certain	10-20 year period certain and life options
Confidence Income®	3.00%	3.00%

Life Insurance

Product	Ages	OPTION A Default (Upfront)		OPTION B Upfront + Trail		OPTION C Trail	
		Year 1	Year 1	Trail	Year 1	Trail	
WealthMax Bonus Life®	45-75	10.00%	5.00%	0.50%	1.00%	1.00%	
	76-80	7.00%	3.50%	0.50%	1.00%	1.00%	

Commission for year 1 is paid on any premiums received in the first year. Commission for years 2-3 or years 2-5 is paid on any premiums received in the years specified. Commission for jointly owned contracts is based on the age of the older owner.

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 — annuities

All commissions for annuities will be reversed under the following circumstances:

Product	Upon death of any owner		Upon surrender or annuitization		
	Months 1-6	Months 7-12	Months 1-12	Months 13-24	Months 25-36
MarketEdge Bonus Index	100%	50%	100%	75%	50%
MarketTen Bonus Index	100%	50%	100%	75%	50%
	Months 1-6	Months 7-12	Months 1-6	Months 7-12	
MarketPower Bonus Index	100%	50%	100%	50%	
MarketValue Index	100%	50%	100%	50%	
MarketSeven Index	100%	50%	100%	50%	
MarketFive Index	100%	50%	100%	50%	
MarketEarly Income Index	100%	50%	100%	50%	
MarketFuture Bonus Income Index	100%	50%	100%	50%	
SmartBoost Index	100%	50%	100%	50%	
All other annuities <i>Excluding Confidence Income</i>	100%	50%	100%	50%	

Chargebacks — life insurance

All commissions for life insurance will be reversed under the following circumstances:

Product	Upon surrender or lapse
	Months 0-24
WealthMax Bonus Life	100%

- Any commission paid after the date of death will be reversed 100%.
- EquiTrust reserves the right to charge back commission in accordance with the above schedule for withdrawals in excess of the penalty-free amount and policy loans in the first two policy years.

Fixed index annuity and life insurance commission option — Option A (Upfront)

- If no commission option is selected, the commission will be paid through Option A.
- If the financial professional is licensed only to an entity or person other than their own corporation, the commission will be paid through Option A.

Fixed index annuity and life insurance trail commissions

- Trail commissions are paid on anniversary Accumulation Value after index credits and fees.
- Commission option must be selected at the time of contract/policy application.
- Once a contract/policy is issued, commission option cannot be changed.
- Trail commissions are payable annually based on the Accumulation Value on the contract or policy's anniversary.
- If Option B or C is selected, upon death of the financial professional, the financial professional'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 financial professional.
- For contracts/policies with multiple financial professionals, the same trail commission option must be selected.

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 has been accumulated. If at year end, commissions do not exceed \$25, no amount is due to the financial professional and the account will be zeroed out.

Commission arising from business solicited by financial professionals under your supervision

Commission on business solicited by financial professionals determined by EquiTrust to be under your supervision will not be earned unless you are appointed with EquiTrust in the state of issue within 90 days of the effective date of the contract. Your commission on such business will be calculated assuming scheduled commission to all financial professionals 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 financial professional not determined by EquiTrust to be under your supervision for such solicitation.



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