Choices...to Balance Accumulation and Liquidity Needs

ChoiceFour®

A tax-deferred fixed annuity from EquiTrust Life Insurance Company®

4.50%

First-Year Liquidity-Option Rate

- One-Year Renewable Interest Rates
- Four Contract Options:
  - Base Contract – 9 years
  - Market Value Adjustment Option – 9 years + 1.5% Premium Bonus
  - Liquidity Option – 6 years + 10% Annual Withdrawals Without Surrender Charges
  - Both Options – 6 years + 1.5% Premium Bonus + 10% Annual Withdrawals without Surrender Charges

Contact me today for more information

EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation. Surrender of the contract may be subject to Surrender Charges or market value adjustment. Withdrawals before age 59 ½ may be subject to 10% IRS penalty tax. Product features and riders may vary by state. Product not approved in all states. Contract issued on Contract Form Series ET-SPA-2000(11-04). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, Iowa.
ET-CH4-FL (3-19)

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Send this information to:
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P.O. Box 14500
Des Moines, IA 50306-3500

Or, send information and ad as an e-mail attachment to:
Bob.Baehr@EquiTrust.com

Questions?
Call Bob Baehr
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