## MarketMax Index™ Annuity

A tax-deferred annuity offering growth when markets rise, and protection when they fall

Accumulation focus with the opportunity for "extra" upside potential

- Earn credits based on changes to a stock index or multi-asset, risk-controlled index
- Higher rates on allocations to Rate Buy-Up Accounts
- Annual Rate Buy-Up fee will not increase for life of contract
- Benefits continue if held beyond the 10-year surrender-charge period

MarketMax Index Annuity – offered by EquiTrust Life Insurance Company – never exposes your principal to market risk. You share only in index gains, not the losses – without investing directly in the stock market.

Contact me today for more information

Surrender of the contact subject to surrender charges or market value adjustment. Withdrawals before age 59½ may result in a 10 percent IRS penalty tax. Withdrawals do not participate in index growth. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IM-VA(03-16). EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. This material is intended for general use with the public. 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, IA. ET-MMAX-FL (9-21)

