



PUT YOUR RETIREMENT SAVINGS TO WORK FOR YOU!

A fixed index annuity with rate buy-up accounts could increase your growth potential.

MarketMax Index™ by EquiTrust — designed for accumulation with protection from market volatility.

- Higher growth potential with four rate buy-up accounts
- No-fee accounts also available
- Downside protection to help minimize risk exposure
- Tax-deferred earnings

MarketMax Index is designed to help you grow your retirement income through interest based on the performance of market indices. You share only in the gains, not the losses¹.

Want to learn more?

¹For any values in the rate buy-up accounts, growth must be greater than the fee for Accumulation Value to grow. If indices decline, value in the rate buy-up accounts will decline due to the fee.

Product availability and features may vary by state.

Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.